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Military Couples and Their Attitudes Toward Military Life:

**Results from the 1992 DoD Surveys
of Officers and Enlisted Personnel and
Military Spouses**



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13. ABSTRACT (Maximum 200 words) This report is based on secondary analysis of the 1992 Survey of Officers and Enlisted Personnel and Their Spouses. The survey assessed attitudes toward military and family life, the impact of policy on the family, and factors affecting members' career intentions and perceptions of the military. Differences in responses from members and their spouses were calculated to generate discrepancy scores on common survey items which allowed for new information beyond individual spouse and member responses. Findings showed that: a) spouses and members differed on selected factual type information (e.g., cost of child care); b) spouses reported higher overall stress and different sources of stress than did the members (e.g., spouses reported stress from PCS moves, whereas members reported more stress from their jobs); c) traditional couples (male member, civilian female spouse) reported more stress experienced by the spouse than the member, whereas in non-traditional couples (female member, civilian male spouse), the member reported more stress than did the spouse; and d) few differences were noted in the reported usage of MWR services by spouses/members.						
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MILITARY COUPLES AND THEIR ATTITUDES TOWARD MILITARY LIFE:

**RESULTS FROM THE 1992 DOD SURVEYS OF OFFICERS AND
ENLISTED PERSONNEL AND MILITARY SPOUSES**

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1. EXECUTIVE SUMMARY

1.1 *Background and Purpose*

This report describes the secondary analysis of data on 18,422 married couples in which at least one spouse is an active-duty Service member. The sample is based on completed questionnaires from members and spouses for the 1992 *DoD Surveys of Officers and Enlisted Personnel and Their Spouses*. The inclusion of both military members and their spouses in the survey sample allows member responses to be linked with those of their spouses to show member-spouse discrepancies on common items and to combine member and spouse data to describe the couple as the unit of analysis.

The purpose of the analysis is to determine whether data from the couple provide new information about military members and their spouses' attitudes toward military life that would not otherwise be provided by the reports from separate individuals. In particular, the analysis assesses whether response discrepancies between spouses provide useful information that helps to predict member morale, retention intent, and satisfaction with military life.

1.2 *Sample, Measures, and Analytic Procedures*

The couple sample includes members and their spouses from all four Services and the full range of pay grades. Couples in this sample are also grouped according to the gender and military membership of the member and the spouse into three family types. "Traditional" couples are those in which the husband is in the military and the wife is civilian. There are 15,446 couples comprising 86.9 percent of the sample in this category. In "civilian-husband" couples, the husband is a civilian and the wife is in the military. Almost 6 percent of the sample (1,022 couples) are in the "civilian-husband" group. Finally, 7.4 percent of the sample (1,320 couples) are dual-military couples.

For the purposes of the survey, one respondent in the dual-military couples was considered the member and completed the member questionnaire, and the other respondent in these couples was considered the spouse (and completed the spouse questionnaire). The split between males and females in dual-military couples who are considered the members for the survey is about equal.

The 1992 *DoD Surveys of Officers and Enlisted Personnel and Their Spouses* assessed the attitudes of officers and enlisted personnel toward military and family life, the impact of military policies on the family, and the factors affecting member career intentions and perceptions of morale, readiness, and unit confidence. A parallel survey instrument was administered to the spouses of military members and contained a subset of questions from the member surveys to allow for a comparison of the responses from both individuals of the military couple.

The analyses are designed to determine whether the discrepancies between the members and spouses' attitudes, rather than separate scores from each individual in the couple, provide useful and *new* information. This study developed a new class of variable that describes the couple rather than the two individuals separately. Couples are described in terms of discrepancies in attitudes, couple averages, and typologies of couples. The scores are compared for the key subgroups of the sample (Service, pay grade, and family type) and are utilized to predict differences in key member outcomes, such as retention intent, morale, unit confidence, and unit combat readiness (members' assessments).

1.3 Key Findings

1.3.1 Analysis of Couple Discrepancies

When couples are asked about “facts” of their lives, such as the length of time married or the number of dependents they have, some of the discrepancies between what members and their spouses report are due to measurement error (e.g., differences in how the questions are asked of each respondent in the couple). Still, there is a modest but significant amount of variation in couple differences that may be attributed to real differences in member and spouse reports on their respective surveys. In the areas that members and their spouses give different reports, members tend to underreport the costs of child care and do not know as much as their spouses about the type of child care their youngest child is receiving.

Spouses differ more than members in their perceptions of stress than with specific issues of satisfaction with military life. Spouses tend to report higher overall levels of stress than members, but spouses also report different sources of stress than members. Members report greater stress due to their military jobs, whereas spouses report greater stress from family separation and permanent change of station (PCS) moves. In addition, members are less satisfied than their spouses with both civilian and military housing, and spouses perceive more social problems at their current location than members.

Traditional couples, in which the husband is the member and the wife is civilian, reveal different patterns compared with the two nontraditional couples (dual-military couples and couples with a female member and a male-civilian spouse). In traditional couples, the spouse reports more stress than the member, whereas in nontraditional couples, the member reports more stress than the spouse. These differences are particularly evident in civilian-husband couples, in which the military member wife reports much higher stress than the husband.

There are relatively few large differences in member and spouse reports of usage of morale, welfare, and recreational (MWR) services and family programs, with the exception of discrepancies in the couple’s use of recreational programs. Members report greater use of recreational programs compared with their spouses. Additionally, member and spouse attitudes toward Operations Desert Shield/Storm (ODS/S) are mainly in agreement; when members report more problems in deployment, their spouses reveal more negative attitudes about the deployment.

1.3.2 Predicting Member Retention Intent, Morale, and Perceived Unit Readiness and Spouse Retention Attitudes and Satisfaction from Couple Scores

In general, for couples in which both the member and the spouse are highly satisfied with military life, there are higher levels of retention intent or support (for enlisted personnel, officers, and spouse retention support). Similarly, enlisted personnel and officer retention is greater among couples in which the member is satisfied and the spouse is not satisfied, although retention is highest overall if both member and spouse have high levels of satisfaction with military life. Members who are more satisfied with military life than their spouses report higher levels of morale. If a member is in disagreement with his or her spouse regarding attitudes toward military life, those with higher satisfaction, regardless of what the spouse thinks, also have higher morale.

Although spouse retention is highest when both member and spouse are satisfied, if there is a discrepancy between member and spouse attitudes, spouse retention support is higher when the spouse is satisfied with military life and the member is dissatisfied, compared with couples in which the spouse is dissatisfied and the member is satisfied. This effect does not differ among the three family types (traditional couples, civilian-husbandcouples, and dual-military couples).

Premarital factors such as age at marriage, first or remarriage, and involvement in premarital counseling are not related to retention intent, morale, or perceived readiness. Marriage after joining the military is also not strongly related to these outcomes of interest.

1.4 Implications

The results reveal a number of advantages to using the couple as the unit of analysis, but it is hard to disentangle real couple discrepancy from that which is due to measurement error. It would appear that at least one half of the differences between members and their spouses on survey items are due to measurement error. Couple discrepancy scores are helpful because they provide some means for estimating survey measurement error. However, the amount of error makes the interpretation of any meaningful couple-level data difficult.

Due to the amount of measurement error, we employed a very demanding criterion to determine statistical and practical significance. Although this criterion obscured some potentially useful patterns in the data, the results that emerged appear to be very meaningful and statistically significant.

The findings are useful from a policy perspective because they can indicate potential areas of intervention to improve the couple's satisfaction as a whole. For example, the results identify differences between traditional and nontraditional military couples in terms of their stress and satisfaction with military life. Couples in which the wife is the member and the husband is a civilian have the highest discrepancies in satisfaction and the greatest stress. Despite the fact that members and spouses in dual-military couples are better able to understand each other's job requirements and stresses, these couples are also under a great deal of stress compared with "traditional" couples. The results have useful policy implications because they indicate that when both member and spouse are satisfied with military life, there is less stress. In addition, efforts to promote members' satisfaction with military life can pay off in terms of higher intentions to stay in the military.

This project provides some support for the utility of studying the military couple rather than just the individuals. By combining the attitudes of the two individuals in a couple to form a couple-level score, more information can be obtained and complex relationships within military families can be tested. The findings in this report could not be obtained unless couple-level data were available. We recommend that future surveys employ couple-level data and work toward reducing measurement error that can occur with this type of analysis. If future studies successfully reduce the amount of error, more fine-grained analyses can be conducted and additional policy-relevant patterns may emerge.

2. PURPOSE AND OVERVIEW

Research on family issues in the military typically investigates factors that affect family satisfaction as well as couples' perceptions of military life. Frequency of PCS moves, length of assignments, and temporary duty (TDY) absences are sources of stress for military families. Other sources of stress include periods of separation when the military Service member is away on TDY or other training in which there is a possibility of engaging in combat or incurring injury during training.

Social support, defined generally as social resources in the natural environment that contribute to the maintenance and promotion of the individual's health (Gottlieb, 1981), has been shown to be helpful in dealing with military family stress (Rosen et al., 1988). Social support may provide a generalized beneficial effect. For example, when large social networks provide individuals with positive experiences and stable, socially rewarded roles in the community or play a buffering role at two points in the stress process it may: (a) intervene between the stressful event and a stress reaction by attenuating or preventing a stress appraisal response (i.e., by changing negative attitudes toward a stressful experience) or (b) intervene between the experience of stress and the onset of negative outcomes by reducing or eliminating the physiological stress reaction (Cohen & Wills, 1985).

Social support typically is derived from informal social networks in the individual's community, including family and friendship networks. These sources of support provide information, affective attachments, and tangible resources (i.e., money, personal help), and these can be given both during the normal course of the day or during crises in the individual's life. Institutions in the larger environment can assist natural support networks by providing the means and resources for these networks to form and become sustained. For example, the military has targeted many of its policies and programs to provide support that may buffer or moderate the negative effects of various stressors on military families (Gade, 1988). Much of this support is in the form of information, resources, and programs that facilitate the development of a family's natural support systems.

Analysis of "couple" perceptions regarding their life and career in the military may be particularly revealing since studies show that family issues are important influences in overall adjustment and career decision making (Faires, 1988; Gade, 1988; Perry, Griffin, & White, 1991; Vernez & Zellman, 1987, cited in Glacel et al., 1989). There is a strong operating principle that unit readiness and soldier retention are affected by the support of the family (Glacel et al., 1989). Similarly, family attitudes toward the military and the military's responsiveness to families have been demonstrated to influence the work commitment of soldiers (Rosen, Moghadam, & Vaitkus, 1991). As with retention, a strong, supportive family unit has been demonstrated to support soldier readiness to perform his/her job (Kirkland, Furukawa, Teitelbaum, Ingraham, & Caine, 1987; Vernez & Zellman, 1987). Couples' perceptions of their life in the military, whether both spouses or just one member of the couple is in the military, appear to influence the members' decisions to stay in a military career, as well as their morale, readiness, and performance in their military job assignments. However, most of the studies cited above have used reports from each individual within a military family. The problem is that in military research on family support issues and morale, the "couple" is viewed as the unit for interpretation, whereas the data come from each individual separately.

In civilian research, there has been a substantial body of literature devoted to the analysis of data using the couple as the unit of analysis, rather than the individuals within the couple. The most common use of identical data reported from each spouse is to identify differences and discrepancies. Research in this area has shown that spouses will provide divergent responses to identical survey items on even the

most factual questions, such as estimates of family income, length of marriage, home ownership, and educational backgrounds (Niemi, 1974). In fact, much of the research literature indicates that one would not expect to find complete convergence in couples' perceptions (Epstein, Pretzer, & Fleming, 1987; Resnick, Camara, & Lerner, 1994; Thompson & Walker, 1982). In addition to analyzing discrepancies between spouses, meaningful "dyadic" constructs can be developed by combining individual responses to measure joint attitudes or behaviors. According to this more systemic view, the whole is greater than the sum of the parts, so that what is obtained by combining information from both individuals would be more complete than what one would get from each individual separately.

Response discrepancies between spouses contain two components: meaningful information and measurement error. Thus, couple discrepancy data can be used to: (a) estimate measurement error in response items, (b) identify meaningful factors in the marital relationship that would not be obtainable by just asking one person, or (c) estimate the underreporting of sensitive events in a couple's relationship. One goal of the present study is to determine whether the assessment of response discrepancies between spouses provides useful information, particularly in terms of predicting member morale, retention intent, and satisfaction with military life.

This report describes the results of a secondary analysis of the linked "couples" dataset of the 1992 *DoD Surveys of Officers and Enlisted Personnel and Their Spouses* consisting of married couples. The following research questions focused the analysis on several key issues.

2.1 Research Questions

The analysis was guided by two main research questions:

- I. What is the extent of similarities and differences between members and their spouses in their responses to similar item sets in the 1992 surveys, and are there differences in couple discrepancies by Services, pay grades, and family type for the various sets of questionnaire items? (Section 4)*
- II. Are couple discrepancy scores useful in predicting outcomes for members and spouses, including members' retention intent, spouses' retention support, and members' morale, perceived unit readiness, and unit confidence? (Section 5)*

By answering these questions, this report will come to some conclusions regarding the utility of couple, dyadic-based data in providing new information that would not otherwise be provided by the reports from each individual. The background to the 1992 surveys and the analytic methods used in this study are described in the next section.

3. RESEARCH METHODS AND ANALYTIC APPROACH

This section briefly describes the general analytic approach, statistical analysis strategies, and specific research questions that guide the analysis.

3.1 *Brief Description of the 1992 Surveys of Military Members and Their Spouses*

The *1992 DoD Active Component Surveys* continue a line of research that was initiated in 1969. Several small-scale surveys and two large-scale survey administrations preceded the 1992 surveys. The *1992 DoD Active Component Surveys* are the largest ongoing program of surveys to obtain information on the characteristics, attitudes, and opinions of military members and their spouses.

The questionnaires focus on attitudes, experiences, and demographic characteristics of members and spouses. The *1992 DoD Active Component Surveys* and their predecessors provide timely information about such topics as the impact of military policies on the family, individuals and their career intentions, factors affecting readiness and differences in attitudes, and experiences and intent among different subpopulations. The *1992 DoD Active Component Surveys* collected information on the additional topics of: experiences during ODS/S, the effects of downsizing and issues related to compensation, dual-military families, military single parents, and family well-being.

Separate survey instruments were developed for officers and enlisted personnel, and although the two instruments are nearly identical, there are some differences in terminology and in some items specific to officers or enlisted personnel, particularly concerning retention intents. There are nine sections to the officer survey and enlisted surveys: military information (i.e., basic data), present and past locations, career intent (reenlistment/career intent in the enlisted survey), individual and family characteristics, dependents, military compensation, benefits and programs, civilian labor force experience, family resources, and military life.

The survey instrument for the *1992 DoD Survey of Military Spouses* covered many of the same content areas as did those developed for officer and enlisted personnel, but the organization and focus of the questions were different. There are eight sections to the *1992 DoD Survey of Military Spouses* questionnaire: military way of life, family military experience, ODS/S, family programs and services, demographic background of the spouse, dependents, spouse work experience, and attitudes toward the military way of life. Since many of the same areas were covered in both the member and spouse surveys, a subset of questions was asked of both the member and spouse. This allowed for more sophisticated comparisons of the responses from both individuals in the military family couple. Finally, although many questions in the 1992 surveys were new, there remained a subset of questions that were also asked of members in the previous 1985 survey, thereby providing a longitudinal comparison of members' responses across time.

From these surveys, several datasets were developed for the original analyses: a member dataset (including both officer and enlisted personnel items), a spouse dataset, a couples dataset, and a longitudinal dataset. The datasets are briefly described below.

Member Dataset. The 1992 officer and enlisted personnel surveys contained similar but not identical items, with some differences in format or content for some survey items. There were a total of 59,930 members (27,684 officers and 32,246 enlisted personnel) in this dataset.

Spouse Dataset. The 1992 surveys of spouses of military personnel contained some overlapping items from the member surveys, but also collected information specific to the perspective of spouses of military personnel. There were 24,169 completed surveys by spouses to comprise this dataset.

Couple Dataset. The inclusion of both military members and their spouses in the survey sample allowed member responses to be linked with those of their spouses to show member-spouse discrepancies on common items and to combine member and spouse data to describe the couple as the unit of analysis. After "cleaning" the dataset to ensure that each couple represented a married member and spouse, there were a total of 18,422 couples.

Longitudinal Dataset. In addition, the 1992 surveys were designed to collect information from an overlapping subset of the sample who were also respondents in the 1985 survey, yielding a "longitudinal" dataset. Since the 1992 DoD surveys contained questions comparable with the earlier surveys, and since the sample population included a longitudinal component of respondents who participated in the 1985 member survey, results can also be used to study changes in needs, attitudes, and demographics for the same couple over time. With the inclusion of a longitudinal component, the 1992 effort allows for examination of change over time, as well as a "snapshot" of the current situation. There were a total of 12,000 members who were in both the 1985 and 1992 survey samples, and of these, 5,924 provided data at both periods to comprise the longitudinal dataset.

The present task involved the secondary analysis of data from three areas: MWR and family programs and services, couples, and longitudinal analyses. The first report—findings related to member and spouse use and satisfaction with MWR and programs and family services—used the separate member and spouse datasets. The second report—findings related to the military couple—conducted analyses involving the couples dataset. The third report presents the results of a longitudinal analysis of the member responses from the 1985 and 1992 subsample of overlapping cases.

The sampling plan, questionnaire design, survey administration, and response rates have been described in the *Weighting Report for the 1992 DoD Reserve Components Surveys of Officers and Enlisted Personnel and Their Spouses*. The data were weighted to represent the total military population as of 1992.

3.2 Description of the Couples Sample

The couples dataset consisted of the linked questionnaires received from members and their spouses. This dataset was further verified as to the present marital status of the couples so that couples in which one or both spouses indicated that they were separated or divorced at the time of the survey administration were removed. Couples were also eliminated from the dataset if both were of the same gender, as reported on the questionnaire and verified using the DEERS database. The final couples dataset used in these analyses consisted of a total of 18,422 married couples.

The couple sample included members and their spouses from all four Service branches and the full range of pay grades. Although the distributions across both Service branch and pay grades were reported in the original survey reports, it is important to understand how these two variables are linked within the couples data. If there are important relationships between these two factors, then the analysis of couple scores must take into account these subgroup differences.

There is a statistically significant relationship between Service branch and pay grade, with an unequal distribution of couples within each Service branch across pay grades (see Figure 3.1). Couples in which the member is in the Air Force tend to be officers, compared with couples in which the member is in the Marines. Marine couples are more likely to be junior rather than senior officers or are more likely to be junior enlisted, compared with the other couples. Navy couples include a higher proportion of mid-level seamen and senior enlisted personnel, compared with the other couples.

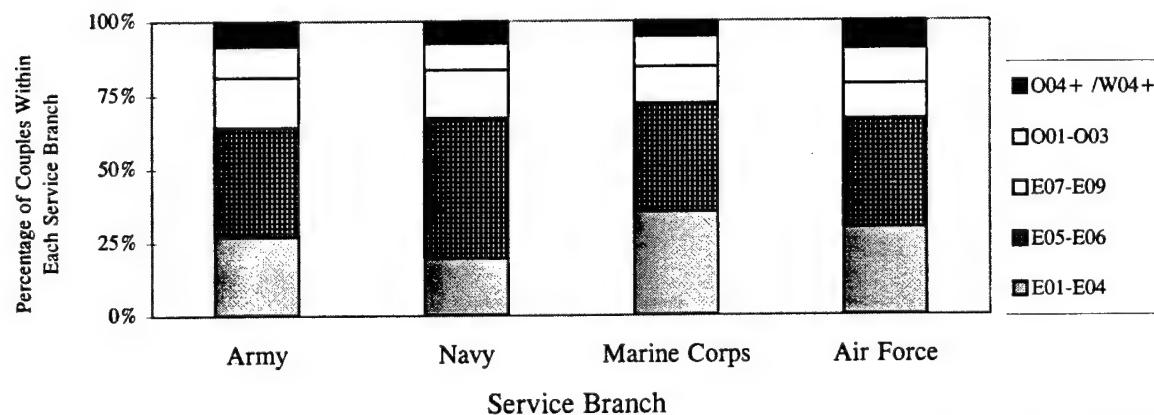


Figure 3.1. Distribution of couples by pay grade within each Service branch ($N=18,422$).

In order to identify differences in couple attitudes according to family configuration and member's gender, couples in this sample were grouped according to the gender and military membership of the member and the spouse, as follows: (a) the husband is in the military, and the wife is civilian (termed "traditional" couples), (b) the husband is a civilian, and the wife is in the military (termed "civilian-husband" couples), and (c) the member and spouse are in the military (termed "dual-military" couples). The split between males and females as the members of the dual-military couples is about equal. This is important insofar as each of the individuals in these couples received different questionnaires to complete. The "spouse" in dual-military couples was asked to complete the spouse questionnaire, despite being an active-duty member. Table 3.1 displays the distribution of couples across the three family types.

Table 3.1

Distribution of Couples by Constructed Family Type Variable

Family type	Cases	Percent
Military husband/civilian wife ("traditional")	15,446	86.9
Military wife/civilian husband ("civilian husband")	1,022	5.7
Dual military	1,320	7.4
Total	17,848	100.0

Note. There were 574 cases (3.1% of the sample) that could not be classified by family type due to missing information.

The distributions of couples according to the three main independent variables—pay grade, Service branch, and family type are found in Appendix A (Tables A.2, A.3, and A.4). There are also statistically significant relationships between family type and Service branch and between family type and pay grade. Although the proportion of different family types (traditional, civilian husband, dual military) is relatively similar for couples in the Army and Navy, the Marine Corps has more traditional couples than the other two categories (8.4% of the traditional couples came from the Marine Corps, compared with 3.2% of civilian-husband and 4.7% of dual-military couples). Additionally, couples in the Air Force are more likely to come from the two “nontraditional” configurations. Only 28.5 percent of traditional couples came from the Air Force, compared with 34.3 percent of the civilian-husband couples and 35.7 percent of the dual-military couples.

The significant relationship between family type and pay grade revealed that traditional couples are less likely to be comprised of junior enlisted, compared with the other two-couple configurations. Traditional couples are more likely to be senior enlisted or junior officers, whereas the member of civilian-husband and dual-military couples is more likely to be a junior or mid-level enlisted rank.

These significant subgroups in the couples sample and the relationships among the subgroups suggest that the analysis of the couples data must take into account subgroup differences. In the next section we discuss the general approach to the analysis of the couples data.

3.3 General Analytic Approach

The analysis of the couple data requires moving between the general and the specific. A subset of questions on the surveys asks similar information from both the spouse and the member. Wherever possible, many of these questions were combined to produce composite variables in order to reduce the amount of redundant data to analyze and improve reliability, and others were kept separate because they provided specific and meaningful information about key aspects of member and spouse attitudes toward military life. The analysis carefully balances these two types of data in order to answer the key research questions.

The first part of the report describes member and spouse discrepancies in several survey areas, including attitudes toward military life, presentation of factual background information (i.e., length of time married), perceived stressfulness of military life, use and satisfaction with MWR services and family programs, and attitudes toward ODS/S. These were followed by the analysis of couple discrepancy scores for the key subgroups of the sample: Service branch, pay grade, and family type. After conducting the analysis of the couple discrepancies by these subgroups, analyses focus on whether the couple discrepancy scores would predict differences in key member “outcomes,” such as retention intent, morale, unit confidence, and unit combat readiness (member’s assessment). This would answer an important question of the overall couples analysis, that is, whether the discrepancies between the members and spouses’ attitudes, rather than separate scores from each individual in the couple, provide useful and *new* information.

Finally, member and couple survey items and composites are then used to create typologies of the couples as well as couple scores. The typologies combine individual scores from the member and the spouse to describe aspects of the entire couple, such as the combination of stress and satisfaction within the couple. Couple scores are individual variables that attempt to capture the couple as a unit by taking the average of the member and the spouse scores or some variant of the average. The couple scores are compared by Service branch, pay grade, and family type and are then used to determine whether these

couple scores predict the aforementioned members' outcomes. These analyses allow for an assessment of the usefulness of a new class of variable, one that describes the couple rather than the two individuals separately. Two kinds of couple variables are utilized: the couple discrepancy and the couple unit (averages or typologies of couples). The couple may be described in terms of couple discrepancy in attitudes or in terms of combined couple attitudes.

All of the analyses used the data adjusted for the final population weights, specifically designed for the linked couple data. The sample design dictated that members would have differential probabilities of selection depending upon their rank, Service, and gender. Due to these unequal selection probabilities, weights for each substrata of the sample (rank, Service, and gender) were added to estimate functions of universe totals (e.g., proportions). Survey weighting assures that the weighted distribution of respondents reflects the population of Service members. Further, due to the highly variable response rates within each substratum, weights were also used to adjust for any differential nonresponse to ensure that certain subgroups, such as male Navy officers, would not be over or underrepresented in the survey data. The weights utilized in these analyses are termed "deflated weights" because they sum to the sample size instead of the estimated population size. In general, the deflated weights will properly reflect the true proportions of cases in different subgroups; however they cause another set of problems for the analysis, that is, the determination of statistically significant results.

3.4 Statistical vs. Practical Significance

This survey dataset features a large sample size. From a hypothesis-testing perspective, these conditions allow most statistical tests the power to classify seemingly trivial findings as significant. Given the large amount of degrees of freedom provided by the sample size, very small differences are likely to be statistically significant. In these cases, statistical significance cannot be equated with practical significance, that is, these differences may not be meaningful for drawing policy-relevant conclusions. When conducting multivariate analyses of large, weighted survey datasets, it is important to identify strong and robust results that are both statistically and practically significant. It is also necessary to weed out results that are statistically significant but not significant in a practical sense because the actual differences or strength of the correlations are quite low. Practically significant results are defined as those that are both statistically significant and have a large enough effect size to be considered strong and robust. If the results meet both criteria, then one can have greater confidence that the sample findings will also apply to the population in question. Hence, practical significance also represents a generalizability issue.

In this report, a number of strategies ensure that the results reported here are both statistically and practically significant. First, a conventional measure of the strength of a relationship is the "effect size" (Cohen, 1977). Effect-size measures can be computed for a variety of measures, including mean difference scores, correlations, and squared correlations or other indicators of variance explained (e.g., R^2 , odds ratios, kappas, eta-squares). In some cases, a true "effect-size" statistic can be calculated for a given comparison, such as in the analysis of couple discrepancy scores, and in other situations, one must use the R^2 or eta-squared statistic. A modest but practically useful effect-size measure chosen for this report as a minimum criterion for identifying practical significance is the .10 level. An effect size of .10 is interpreted to mean that at least 10 percent of the variance in the dependent variable is accounted for by the independent variables and covariates in the analysis. In order to provide only the strongest and most robust findings in this report, results that are statistically significant, but do not meet the minimum effect-size criterion are not reported. For example, if the statistical analyses reveals that a given result reaches conventional levels of statistical significance (typically an alpha level of .05), but the percentage

of variance explained by the results does not reach this minimum of 10 percent, then the result is not reported as significant.¹ Naturally, no results are reported that are "borderline" statistically significant or that are considered statistically significant "trends."

Finally, there is always some degree of judgment required when interpreting statistically significant findings. To ensure the findings are also of practical significance, one must look for patterns in the data. A consistent pattern of modestly significant findings (from an effect-size perspective) across groups of similar comparisons may be equally instructive and thus of practical concern. This latter use of the data is facilitated by the use of graphical representation of research findings.

¹ There are two exceptions to this procedure. Tables 5.1 and A.13 display all R^2 's, even though they do not meet the above study criteria because the purpose of the tables was to compare different predictors entered into a given regression equation. If some were left out because they were not significant, the table would look incomplete. Otherwise, the above guidelines were followed.

4. RESULTS: ANALYSIS OF COUPLE DISCREPANCIES

This section describes the comparison of member and spouse responses to questionnaire items that are common to both individuals. In many cases, the response categories to items from the members' and spouses' questionnaires did not match, and thus composites used only those items in which both the member and spouse had similar response categories. In cases that the constituent variables for a given composite consist of survey items with different metrics (e.g., one item with a 4-point scale and one item with a 5-point response scale), the item scores were transformed into their standard Z-score equivalents prior to combining to form the composite. Two types of comparisons were conducted: aggregate and couple-specific.

The aggregate analysis compares the military member's responses on questionnaire items with the spouse's responses on matched items, wherever feasible. In this approach, all member responses are compared with all spouse responses. For the most part, this analysis utilized cross-tabulations and paired *t* tests to identify areas in which the members and spouses were more likely to show differences. Multivariate analyses of variance (MANOVA) were also used to show which factors appear to account for the greatest amount of similarity or dissimilarity of views between members and spouses and also to identify items that will be useful in subsequent analyses.

A limitation of an aggregate analysis is that it is not able to identify those individual couples who show greater or lesser similarity of attitudes. It also cannot determine whether couples from different Service branches, pay grades, or family types have different levels of similarity in their agreement. The aggregate analysis combines responses from all members and all spouses separately and then compares the two groups to determine areas in the survey in which members and spouses, as groups, differ in their responses. That is, the comparison of member and spouse responses is done according to the entire group of members, compared with the entire group of spouses, and does not produce individual couple-level scores. In order to identify within-couple disagreement, there must be individual scores assigned to each couple that indicate the degree of discrepancy between both individuals' attitudes within the couple. To do this, the analysis must go beyond the level of comparing groups of members with groups of spouses.

In this study, couple-specific analyses employed discrepancy scores created for each couple in the sample. These scores were created for each survey item in which there was comparable member and spouse information. These scores were then compared across different subgroups of the sample (family type, pay grade, and Service branch) to identify those subgroups of members and spouses who revealed the most amount of divergence in their responses to specific question items. Those survey items in which members and spouses appeared to have the most or least similarity of views were identified, and the meaning of the discrepancies were interpreted.

The analysis of couple differences investigated the following several key areas in the questionnaire for which members and spouses may show discrepancies:

1. Factual items,
2. Attitudes toward military life (satisfaction and perceived stress),
3. Use and satisfaction with programs and services, and
4. ODS/S.

A list comparing the member and spouse items for these analyses is presented in Table A.1 (Appendix A).

4.1 Couple Differences in Factual Items

Factual variables consist of individual survey items that ask both the member and the spouse questions about relatively objective "facts" regarding the couple's marriage or military life. The following types of survey items were used in this analysis: questions about the type and location of the couple's current housing, the couple's history of PCS moves and the amount of time the member spent away from home due to duty, the number of dependent children living with the couple, and characteristics of their current child care arrangements (for those with children). We would expect that couples should be able to provide the same answer to these questions, but the literature on couples indicates that there may be greater discrepancy among couples in fact-based information than what would be expected.

However, for some of these comparisons the questions were asked differently for the member and spouse, which makes it more likely that their responses will differ. This was a critical problem with relatively "basic" facts, such as how long the couple were married. The members were asked for the marriage date, whereas the spouses were asked how long they had been married to their "current spouse." Further, in some situations we would expect that the member and spouse may not provide accurate factual information because their perceptions of dates and events will be different. An example of this situation was in the comparison of what the member and spouse reported for how many months in the past year they were separated due to the member's military assignment. The spouse may not remember the same "date of separation" for each deployment or separation as would the member because the member may have left earlier, prior to taking the actual assignment. We would expect a relatively high degree of discrepancy on this question. Finally, in some cases the response scales for the member and spouse factual items were not identical, as was the case in the questions asking about months separated during the past year. The spouse's question provides scale points that group the months as follows: none, less than 3 months, 3-4 months, 5-6 months, and so forth, whereas the member's question provides discrete month intervals; for example, none, less than 1 month, 1 month, 2 months, 3 months, and so forth. The lack of comparability between member and spouse items must be taken into account when interpreting the findings on differences in their reporting of factual events.

Figure 4.1 displays statistically significant differences between members and spouses on numerical, factual survey items. These comparisons were done using a set of paired *t* tests. The results were reported as mean couple discrepancies because this difference score is used in the *t* test analysis. In all of these analyses, the difference score (herein called the discrepancy score) was calculated consistently as the spouse score subtracted from the member score. Thus, when looking at Figure 4.1, any discrepancy that is below zero may be interpreted as the spouse giving a higher score than the member on that particular item, and any discrepancy score that is above zero indicates that the member gave a higher score than the spouse on the specific survey item.

As shown in Figure 4.1, couples appeared most discrepant, according to the large effect sizes,² in reporting the number of member and spouse PCS moves and in the number of years they reported being married to each other. Members reported a higher number of moves compared with their spouses (since

² See discussion of effect size as the criterion for determining statistical and practical significance in the previous section.

the discrepancy score is always calculated here as the spouse score subtracted from the member score), and spouses reported a longer period of time living at the present location compared with the members.

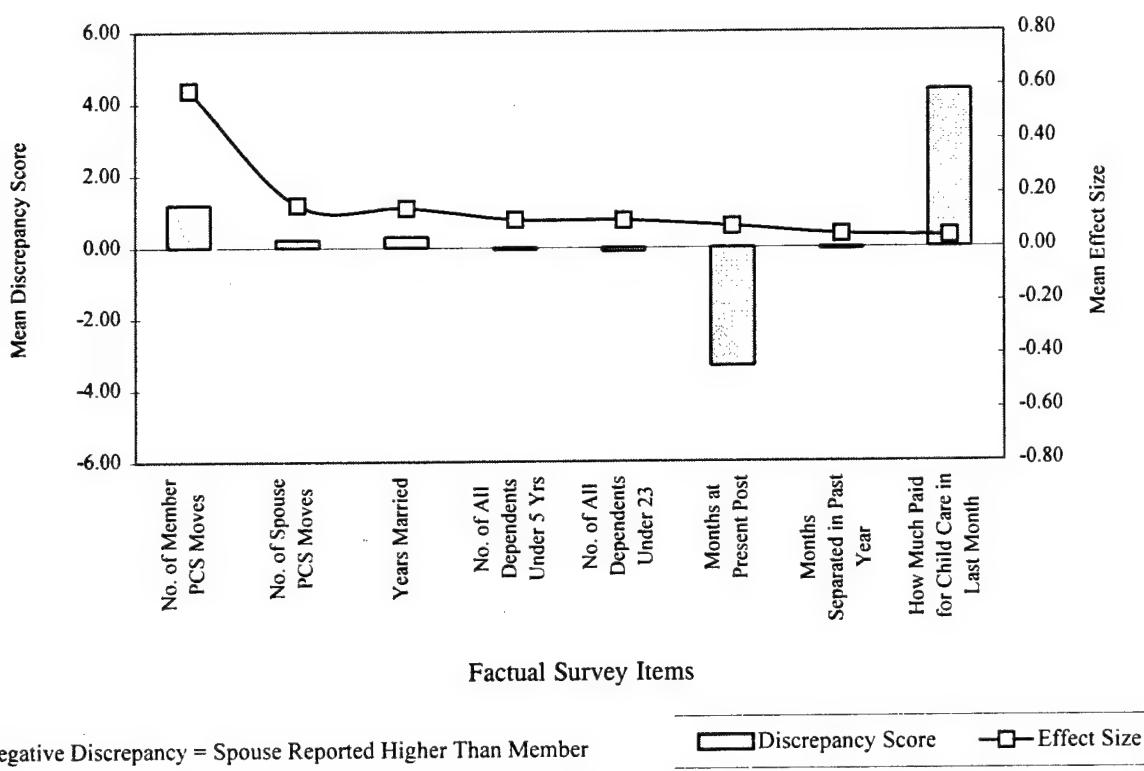


Figure 4.1. Member-spouse discrepancy scores on factual items, mean differences and effect size of differences.

The first conclusion to note from this chart is that the survey items with the greatest member-spouse discrepancies are also those that *should* differ because of incompatibilities in how the questions were asked of each person or understandable differences in perceptions and experiences. For example, the number of PCS moves that the member and the spouse made could be different because the spouses may have had different definitions for what constituted a PCS move (e.g., there may have been some inconsistency in whether TDY assignments should be included). The discrepancies in the number of years married may be due, to a great degree, to differences in how the question was asked of the member and spouse, as described previously. The couple discrepancies in months separated and months at the present post probably reflected different dates for when the PCS move was perceived to have actually occurred. The direction of the differences in the number of months separated within the past year and the months at the present post suggest that the spouse included temporary trips to the location prior to the actual move. Given the cautions that were discussed earlier about interpreting these findings, it would be difficult to separate meaningful differences from measurement error for these items.

Thus far the differences between members and spouses on factual items are easily explainable either by the nature of questionnaire differences or on recollections regarding PCS moves. The same cannot be said for the member and spouse reports of how many dependents they have under the age of 5.

The effect size of the difference is significant (.10) and the mean difference, although small, suggests that spouses give a higher estimate of how many young children they have than did the member. This is the same direction of the discrepancy for reporting the number of dependents at other ages, particularly for those over 23 years of age (although this may be due to previous marriages by the member and spouse). Another difference in factual reports shown in this figure occurred for the amount that member and spouse estimated they spent on child care in the past month. The mean difference was relatively large, but the effect size is small, suggesting that this is not an important source of member and couple discrepancy. For the most part, the member and spouse discrepancies in these reports of child-related facts are probably more accurately indicative of true member-spouse differences since the questions were asked the same way for both member and spouse, so there is less likelihood of measurement error.

If we compare those questions in which measurement error was likely a significant contributor to member-spouse differences with those questions in which such measurement error was greatly reduced, we can determine roughly how much of the differences between member and spouse in the aggregate is due to measurement error and how much is due to actual differences in reporting factual data. Different factual survey items were classified according to whether they were likely to have high measurement error due to differences between how the question was asked of the member and the spouse or whether the measurement error may have been due to differential criteria that the member and spouse used to define starting dates for PCS moves. Table 4.1 shows the item sets with high and low measurement error, the effect sizes for each item, and the average effect sizes for the sets.

Table 4.1

Comparison of High and Low Measurement Error on Factual Items, Average Effect Sizes for Member-Spouse Discrepancies

Items classified as having high measurement error	Effect size	Items classified as having low measurement error	Effect size
Number of member PCS moves	0.58	Hours/week youngest in child care	0.28
Number of spouse PCS moves	0.16	Number of all dependents under 5 years	0.10
Years married	0.15	Number of all dependents under 23	0.10
Months separated in past year	0.05	How much paid for child care in last month	0.04
Months at present post	0.08		
5-ITEM AVERAGE	0.20		4-ITEM AVERAGE .13

This analysis must be considered speculative because it does not assign weights to the relative importance of each survey item, nor does it consider the linkages between some survey items (i.e., the number of PCS moves reported for the member and for the spouse separately). Although a similar operation might be possible for estimating measurement error for the ordinally scaled factual items, this was considered too unreliable since ordinal variables consist of categories that might be relatively easy for a member and spouse to be "off" by only 1 scale point on the response options.

Despite these limitations, the technique of calculating average effect sizes has a relatively long history in the field of meta-analysis (Rosenthal, 1984). In meta-analysis, the results of individual studies are assigned an effect size and compared with other research studies to determine trends across sets of studies (Rosenthal, 1984). If comparisons can be made at the level of cross-cutting research studies in which there are often high degrees of variability, it was considered possible to make the same type of comparisons using effect size at the level of individual survey items within the same research study. Further, civilian research on couple differences in reports of factual items frequently reports these types of comparisons to estimate the degree of measurement error in the survey. This is, in fact, one of the benefits of calculating member-spouse differences on factual items.

The average effect size of those five survey items considered to have high measurement error was .20, and the average effect size for the four items considered to have lower measurement error was .13. From this it can be concluded that approximately one half of the variance in couple discrepancy scores on factual items may be due to measurement problems. These findings also suggest that there is still a modest but significant amount of variance in couple differences on factual items that may be attributed to real differences within the couple.

Although it could be argued that the large effect size of one item in the "high measurement error" column greatly influenced the average for all items, this is precisely the purpose of displaying these items. Outliers indicate the degree to which the constituent items follow a general "group average" pattern but also identify the degree of variability across items. The fact that there is one item with a high effect size is important because it reveals how measurement error influences variability. If the outlier were to be taken out of the analysis, we would have a classic "file drawer" problem, in which only some results are included, thereby biasing the overall conclusions (Rosenthal, 1984). The point of the exercise is not to discard the outliers but to show how they support the notion that measurement error is higher in this group (assuming the rationale for placing the item within the classification group is appropriate).

For factual items in the survey that consisted of categorical, rather than continuous, variables another set of measures were used to determine member-spouse agreement. Using a set of chi-square contingency table analyses, member and spouse agreement was calculated using the degree to which the couple "agree" on the same category for a given survey item. A "hit" is counted if both individuals give the same response for a survey question, that is, they are said to agree. Percentage agreement was calculated by summing the number of "hits" (couples who gave the same ordinal score for a given, comparable survey item) and then dividing by the total number of couples in the analysis.

The percentage agreement is used for ordinally scaled survey items in the same way that mean discrepancy scores were used in the previous analysis to show the degree of discrepancy between member and spouse attitudes. Instead of using effect size to determine the practical significance of the percentage agreement scores, strength of association was employed. Strength of association indicates the degree to which a higher proportion of the variance is explained by the relationship between the two factors. When strength of association is high, then the correlation between the two variables is more valid because more variance is explained. Further, the strength of association measures help to guard against high agreement that may be due to chance. The distribution of scores within each of the two variables being compared, in this case the member and spouse responses to the same survey item, may be relatively low, and thus the percentage of agreement could be quite high. Yet, a large amount of the percentage agreement could be due to the distribution of scores that occurred by chance, rather than to the inherent qualities of the two variables. Thus, strength of association is a good indicator of whether the percentage of agreement is meaningful and robust.

In this study, we used either the eta or the kappa coefficient to assess the strength of association, depending on whether or not the contingency table involved a square matrix. When there is a square matrix, so that member and spouse response items were identical, the kappa coefficient was preferred as the measure of strength of association since it takes into account chance agreement. In cases that the contingency table did not involve identical response items for member and spouse, the eta coefficient was employed. In either case, the coefficients for strength of association range from 0.0 to 1.0, with the higher number indicating the stronger association.

Figure 4.2 displays the percentage of agreement and the strength of the association between the member and spouse agreement on a set of factual items in the survey. This chart reveals relatively high levels of agreement for couples in the sample for most factual items. Couples show few differences in reporting whether they are living together at their present post, whether any of their children attend a DoD school, the type of housing in which they live, and whether the government paid for the spouse and dependents to join the member at the current location. However, there were significantly fewer couples who gave similar responses when asked a series of questions about the type and amount of child care for their youngest child (on- and off-base arrangements) and the number of months that the member and spouse were separated in the past year. In fact, fewer than one half of the all couples gave the same answer when asked about the type of off-base arrangements they have for their youngest child. Finally, in response to the survey item about whether any children are handicapped, couples showed high percentage agreement, but the strength of this association was low. This appears due to the fact that few respondents indicated having a handicapped child, hence the variability in responses was extremely low. The lower probability of obtaining a "yes" response for either individual would reduce the overall strength of the association.

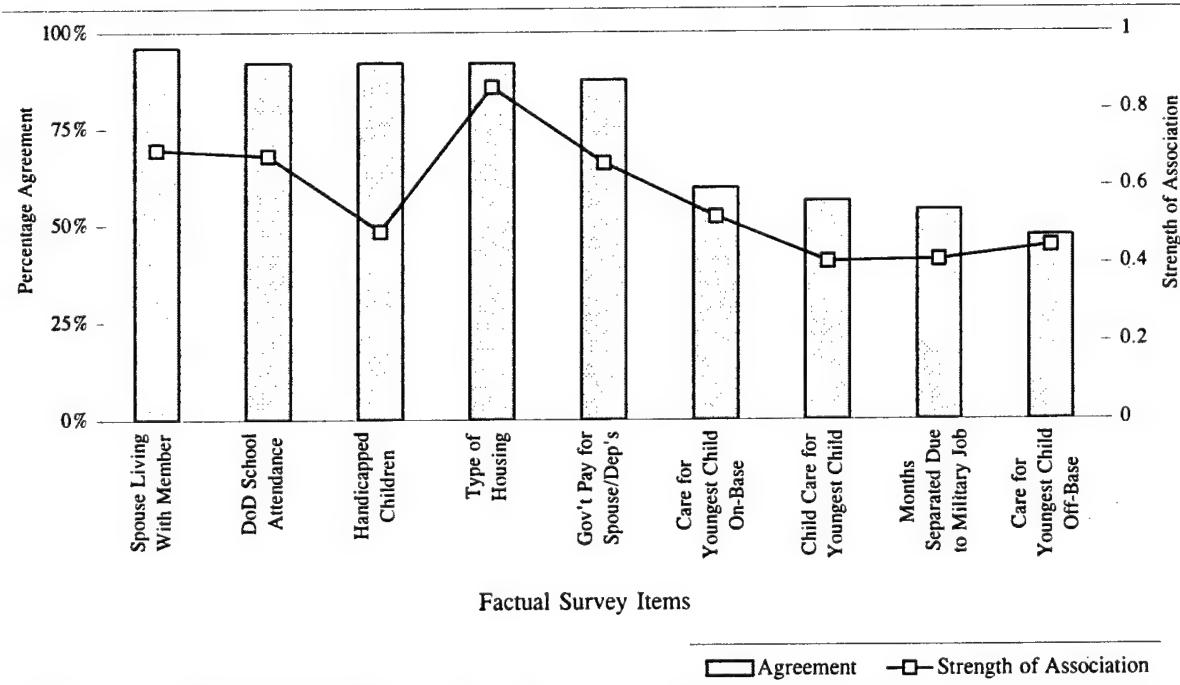


Figure 4.2. Percentage agreement between member and spouse on factual items.

The analysis of discrepancies between couples on factual information suggests that there are few areas that couples appear to provide strongly divergent reports. There are some measurement difficulties in the survey items that, along with the lack of comparability between some member and spouse questions, make it difficult to rule out measurement error as the source for many discrepancies. It would appear that measurement error accounts for almost one half of the variance between the member and the spouse on reporting factual information. The only area that military couples appear to differ in their factual reports is in questions related to child care. Here, members tend to underreport the costs of child care and do not appear to know as much as their spouse about the type of care their youngest child is receiving.

4.2 Couple Differences in Attitudes Toward Military Life—Satisfaction and Stress

This section reports findings comparing members and spouses on their attitudes toward military life, using mainly composite variables. A list of the comparable member and spouse items is provided in Table A.1 (Appendix A). This analysis is primarily exploratory and will be used as the basis for identifying specific couples who show high versus low discrepancy in attitudes toward military life.

The attitudinal variables consist of survey items in which there are similar questions for both members and spouses. The following are examples of these variables: satisfaction with the military way of life, perceptions of the degree of problems encountered during PCS moves, perceived problems in the couple's current location, attitudes toward their current location, attitudes toward the members' military job and duties, and attitudes toward the spouse's decision to work and current work arrangements. Again, there must be items available for both members of the couple in order to compare groups of members and spouses. To the extent possible, compositing of survey items rather than the individual items was used, as explained in the earlier analytic approach section. In general, composites that combine individual items tend to display higher reliability, compared with the individual, constituent items. For example, the 17 items related to location characteristics (Question 15 for members and Question 5 for spouses) were combined to form a composite score; one for the member and one for the spouse.

Satisfaction with military life consisted of one question that was asked of both members and spouses, with only slight variations in wording. In addition to the overall satisfaction item, a large set of items that dealt with various aspects of military life were asked of both members and spouses. Three satisfaction items with identical wording for member and spouse versions were included in this analysis: "frequency of moves," "environment for families," and "family relationships."³

Perceived stress consisted of a set of response items that the member or spouse rated on identical 5-point Likert scales. The number and wording of the member and spouse items differed, thereby adding significant measurement variance to these items. Only three items appeared close enough in meaning, despite the different wording, to allow for a comparison of member and spouse responses: "separation from family," "PCS moves," and "military job." Since the wording of the lead question for the stress items was almost identical, the two item sets were considered as if they were derived from the same constellation of items. A reliability analysis supported this hypothesis by finding Cronbach's Alphas above .75 for both spouse and member items, allowing for the creation of comparable average stress composite scores for the member and the spouse items.

³ The wording of the "satisfaction with military life" items presented here is exactly what was given in the questionnaire.

These composites were compared using *t* tests, cross-tabulations and analysis of variance to determine the degree of similarity between members and spouses' attitudes. Comparisons were also done for the different strata, including Service, rank, pay grades, family types, and genders using MANOVA when the member and spouse composites serve as the dependent variables, and the strata serve as between-group factors.

A series of paired *t* tests compared the member and spouse scores on the stress and satisfaction variables. The paired *t* tests used the difference score between member and spouse responses, and all paired comparisons were statistically significant. The criterion of a .10 effect size was required in order for the difference to be viewed as having practical significance for the purpose of this report. A number of member-spouse differences did not reach this level, including: overall satisfaction with military life, satisfaction with medical care at current location, satisfaction with pay and allowances, satisfaction with the frequency of PCS moves, satisfaction with continuing education/training after a PCS move, satisfaction with the environment for families, spouse employment opportunities at current location, cost of adjustment to PCS moves, and attitudes toward the degree of interference from the spouse's job. These results indicate that although there may be some differences between member and spouse attitudes in terms of their satisfaction with military life, most of the differences are not large.

There were a number of attitudinal items on the questionnaire in which members and spouses appeared to have highly divergent views. Figure 4.3 illustrates the items in which the effect size of the differences between members and spouses was greater than .10, indicating a significant and large discrepancy. In this figure, a negative difference score indicates that the spouse is less satisfied and reports more stress, compared with the member's response in the same couple. Conversely, a positive value indicates that the member is less satisfied and more stressed compared with the spouse.

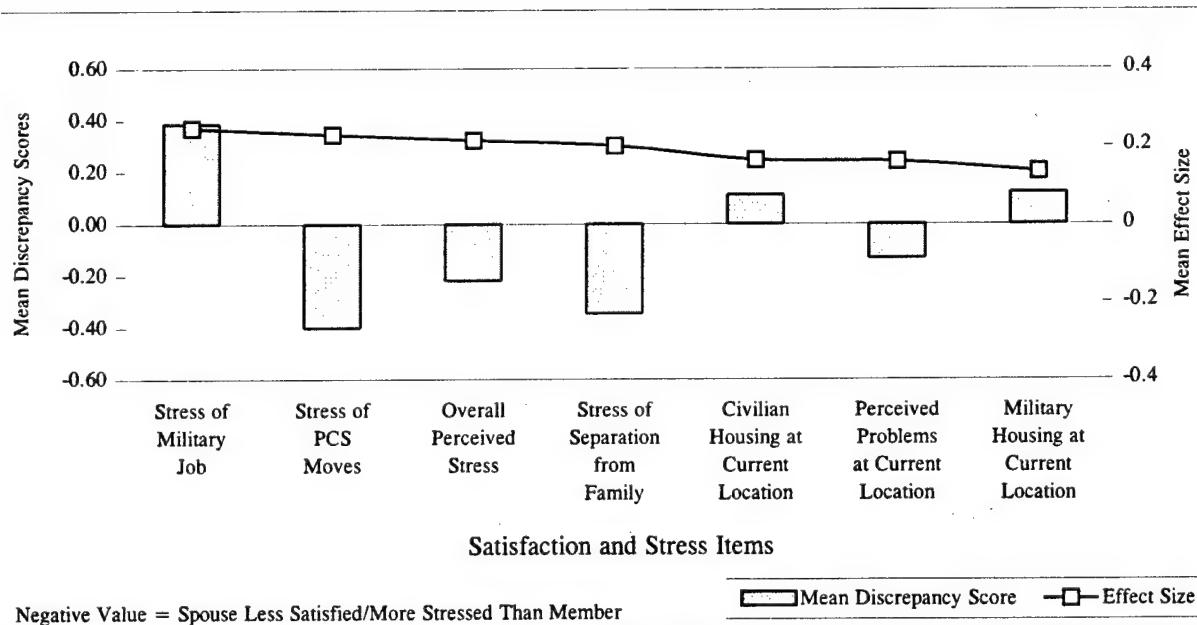


Figure 4.3. Couple discrepancies on selected satisfaction and stress items, mean differences and effect sizes.

The results displayed in Figure 4.3 indicate that members and spouses are most discrepant on items assessing perceived stress. Although members reported more stress due to their military jobs, compared with spouses, spouses reported more stress from family separation and PCS moves. The comparison of stress composites indicates that spouses tend to perceive higher overall levels of stress members.

There are also large discrepancies between member and spouse satisfaction with three aspects of military life: civilian housing, military housing at their current location (typically the base), and perceptions of overall problems at their current location. Members are less satisfied than spouses with both civilian and military housing, as shown by the positive discrepancy scores, and spouses are less satisfied than members with social problems at their current location. The effect sizes ranged from .13 to .16 for these items, indicating a relatively high degree of couple discrepancy. It is particularly noteworthy that members and spouses have divergent opinions on the perceived problems at their current location, since this variable is derived from identical 11-item question sets. The question asks "how much of a problem is each of the following at the location where you live?" and the items include the following: drug use, alcohol use, crime, racial tension, child abuse, spouse abuse, other family violence, juvenile delinquency, rape, gang activity, and pornography. For both members and spouses, the response scale for these items range from serious, somewhat, slight, and not a problem. The negative discrepancy score indicates that spouses report these problems as being more serious compared with members.

The size of the member-spouse discrepancies appears higher for the stress items compared with the satisfaction items. Some of the member-spouse discrepancies are on the order of .20 or higher (among the larger effect sizes reported in this report and relatively robust for most social science studies of this type). One possible explanation is that the higher effect size may be produced by measurement error, which could have come from two potential sources. The first source of measurement error concerns the differences in wording of individual stress items between the member and spouse questionnaires. If items are worded differently, then the respondents may interpret the items differently, thereby increasing the potential for measurement error. The second potential source of measurement error lies in the absolute number of items that comprised the composite stress scores. While there were six items for members, eight items were presented in the spouse questionnaire. The larger number of items in the spouse questionnaire compared with the member questionnaire could have produced higher reliability of the spouse composite compared with the member composite, both of which were designed to measure perceived stress. Reduced reliability for one composite score suggests that measurement error may be larger in that composite score than in the other, which will affect the degree of "match" when the two composites are compared (in this case, between the member and spouse perceived stress composites). These two factors could produce greater measurement error than that found for the satisfaction variables in which the item wording and sets were identical for both member and spouse questionnaires.

Following these analyses of the aggregate member and spouse discrepancies, a set of MANOVAs were conducted to identify significant main and interaction effects of Service branch, pay grade, and family type on the member-spouse discrepancy scores. Any significant main or interaction effect was then analyzed for effect size, using Cohen's formula for the F-ratio statistic. Only those significant group differences that also meet the criterion effect size for the magnitude of the differences (minimum effect size of .10) are reported here.

There are no significant and strong differences for pay grade and Service branch, and there are no significant interaction effects for all three variables. Only one significant and meaningful group difference emerges, and this occurs for the family type differences for the composite stress couple

discrepancy scores. As mentioned earlier in Section 3.2, family type represents a combination of family configuration and the gender of the member and spouse. Couples are placed within one of three types: traditional couples (87% of the sample fit this configuration), civilian husband with military wife (6% of the sample), and dual-military couples (7% of the sample). Among the dual-military couples, about an equal number from each gender were members (i.e., the spouse received the member questionnaire).

The three family types showed significantly different couple discrepancy scores on overall stress. Whereas traditional couples yield a discrepancy score of -0.27, indicating that the spouse is more stressed overall than the member, for couples in the "nontraditional" configurations (civilian husband and dual military), the members report more stress than the spouse. Couples in which the husband is civilian report the highest discrepancy in perceived stress (mean couple discrepancy score = 0.18), indicating that the female member in these couples is reporting substantially higher levels of stress compared with her civilian husband. In dual-military couples, the members also reported more stress than their spouses, but the discrepancy was significantly lower than for the civilian-husband couples (mean couple discrepancy score = 0.14). The effect size estimate of .10 indicates that these differences are statistically and practically significant. These findings appear related to both the gender of the member and the spouse in each couple and whether both or only the member has military duty, since gender and family military duty are combined to define family type. Later analyses in this section (Section 4.5) converge with these findings to support the effect of family type.

These findings suggest that in nontraditional couples in which the wife is the active-duty member, the wife is probably showing signs of role strain. She is expected to take care of the home while dealing with the demands of military work. In the traditional couples in which the husband is the active-duty member, the female civilian spouse is experiencing higher levels of stress, possibly as a result of stress related to family separations, moving, and location problems.

It should be noted that although these statistical tests were conducted on the discrepancies between member and spouse scores, they do not reveal the absolute magnitude of each individuals' opinion. That is, both member and spouse could show high convergence (low discrepancy) yet agree that military life is highly stressful. The discrepancy scores from these couples would not differ greatly from couples in which both spouses agree that military life is not stressful.

4.3 Couple Discrepancies in Use and Satisfaction with MWR Services and Family Programs

The member and spouse survey questionnaires asked each respondent to rate a set of 23 MWR services and 24 family programs. Two questions were asked about the MWR services: (a) whether the respondent used the service and (b) regardless of use, the importance of the service to the respondent on a 5-point scale from "very important" to "very unimportant." For the family programs, respondents were asked to indicate use of and, for those programs that were used, satisfaction with the program. Satisfaction was rated on a 5-point scale, from "very satisfied" to "very dissatisfied," and it was only rated if the respondent used the program.

An initial set of factor analyses was conducted in order to group the 23 MWR services and the 24 family programs into more manageable factors, based on the "use" item scores. In order to make these groups comparable for both members and spouses, the factors that emerged from the *member* data were then employed as the basis for creating the *spouse* factors. Thus, the member and spouse factors were comprised of the identical sets of items. This meant that in a few cases the reliabilities of the spouse

items were not as high as those for the member items, or vice versa. It is interesting to note that, on the whole, the member and spouse reliabilities of the constituent items were not that divergent, which made the creation of comparable composite scores easier.

Composites assessing the “importance” of MWR programs and “satisfaction” with family services were created from the same groups of programs and services that were obtained from the factor analyses of the “use” scores. In this way, the “use” and “importance” composites for the same group of services or programs could be compared for both the member and the spouse. Each grouping of programs and services thus had two scores: one for the “use” and one for either “importance” or “satisfaction,” depending on whether the grouping described an MWR or a family program/service.

MWR programs and services were placed within two groups, according to the factor analyses. All MWR programs and services, not including the commissary, stores, or main exchange, comprised the “recreational” program group. These included:

- Bowling
- Golf courses
- Marinas
- Stables
- Fitness centers
- Youth activities
- Libraries
- Arts and crafts centers
- Tours and tickets
- Recreation gear issue
- Temporary lodging facilities
- Cabins, cottages, and cabanas
- Laundry and dry cleaning
- Photo hobby shop
- Auto repair centers
- Auto hobby shop
- Equipment rental
- Animal care clinics
- Auto/truck rental

The commissary, stores, and main exchange services were placed within a “commissary/post exchange (PX)” group, with separate “use” and “importance” composite variables for the member and the spouse. A high score on “use” of this grouping of MWR programs/services indicates that the members used more of these programs and services, and a high score on the “importance” composite indicates the member also valued these services.

Family programs and services were placed within three groupings: “prevention,” “support,” and “crisis” services. Again, separate “use” and “satisfaction” composites were then computed for each service grouping. The “prevention services” grouping consisted of the following 12 items:

- Family support centers
- Military separation/deployment services
- Chaplain services
- Youth/adolescent programs

- Child care services
- Spouse employment services
- Legal assistance
- Relocation assistance
- Information and referral services
- Transition assistance
- Housing office services

The “supportive services” group consisted of the following six services:

- Individual counseling
- Marriage and family counseling
- Parent education
- Financial counseling
- Premarital programs
- Services for families with special needs

Finally, the “crisis services” group consisted of the following eight items:

- Crisis referral
- Single parent programs
- Spouse/child abuse services
- Rape counseling
- Stress management programs
- Suicide prevention programs
- Alcohol/ drug abuse treatment

Once these factors were identified, reliability analyses tested the internal consistency of the scale items. Table 4.2 displays the alpha coefficients for these composites. The reliabilities for the member and spouse composite variables for the MWR programs (use and importance) ranged from .64 to .91 and thus justifies their use instead of the constituent items. Similarly, the reliabilities for the member and spouse composite variables for the use of family services ranged from .54 to .82, which although somewhat lower, were still within the generally acceptable range for their use as composites.⁴

⁴ There is no single criterion level of reliability below which a composite is not said to be sufficiently reliable, although a conventional level of .50 has generally been adopted. However, empirical evidence of internal consistency must be used judiciously as one piece of evidence for the effectiveness of a compositing strategy, and the face validity of item groupings often takes equal or greater precedence as the justification for grouping survey items. In this case, the face validity of the item grouping is very high.

Table 4.2

Summary of Reliability Coefficients for MWR Services and Family Programs Composites

		Alpha coefficient
	Member	Spouse
MWR programs and services		
Use of recreational programs (18 items)	0.77	0.79
Use of commissary/PX (3 items)	0.67	0.64
Importance of recreational programs (18 items)	0.91	0.90
Importance of commissary/PX (3 items)	0.77	0.74
Family programs and services		
Use of prevention services (12 items)	0.70	0.70
Use of supportive services (6 items)	0.54	0.58
Use of crisis services (8 items)	0.57	0.82
Satisfaction with prevention services	---	---
Satisfaction with supportive services	---	---
Satisfaction with crisis services	---	---

Note. Reliabilities for the variables assessing satisfaction of family programs are not meaningful due to low sample sizes.

It is important to keep in mind that the groupings of programs and services were accomplished as a result of a maximum-likelihood factor analysis, and the factors labels were chosen to best describe the programs that loaded most highly. Alpha coefficient reliability, then, verifies the groupings identified through the factor analytic procedures. High scores on each "use" composite indicates that a greater number of different types of programs or services within the grouping were used by an individual. Thus, the "use" composite scores do not indicate greater frequency of use of a given program or set of programs, but rather greater use of many different types of programs. High scores on each "importance" or "satisfaction" composite indicate that higher levels of importance or satisfaction were assigned to these programs and services.

An aggregate analysis was then conducted on these composite program and service variables (both the "use" and the "importance/satisfaction" variables). *T* tests were employed to compare discrepancies in use and importance (for MWR services) or satisfaction (for family programs) between members and their spouses. Figures 4.4 and 4.5 summarize the mean member-spouse discrepancies and the effect size of these differences.

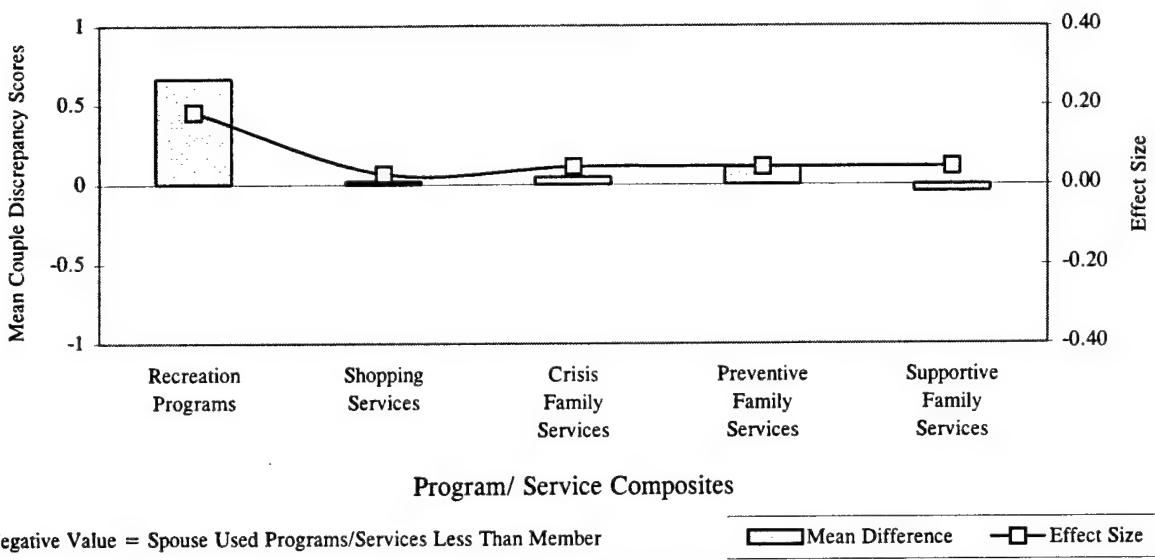


Figure 4.4. Discrepancy between member and spouse on use of MWR services and family programs.

In general, the discrepancies between member and spouse *use* of the broad set of MWR and family programs and services appear to be quite small, with the exception of differences in use of recreational programs. Members tend to use significantly more types of recreational programs compared with their spouses (Figure 4.4), and the effect size of .18 indicates this difference is large and meaningful. There are virtually no important differences between member and spouse use of shopping services or in their use of any other family programs and services, although members showed a slightly greater tendency to use more crisis and preventive programs, whereas spouses were more likely to use different supportive services.

When looking at member-spouse discrepancies in their ratings of the *importance or satisfaction* with MWR and family programs and services, there were several significant effects (Figure 4.5). Members rated shopping services as lower in importance than did spouses (effect size = .10), and spouses assigned lower satisfaction ratings with crisis (effect size = .22) and preventive (effect size = .14) services.

It is important to keep in mind that ratings of *importance* were assigned to the MWR services even if the respondent did not use the specific service, whereas ratings of *satisfaction* with the family programs could only be assigned if the respondent used the program. Since importance ratings of MWR services are given even if the individual never used the service, the fact that members rated shopping services lower in importance, compared with spouses, could be due to their lower use of these services.

However, since ratings of satisfaction with family programs and services are only assigned if the individual used the service, lower ratings of satisfaction for some family services may be due to their greater exposure to these services. In Figure 4.4, there is a slight tendency for spouses to use more types of crisis and prevention services than the members, so it is possible that their lower ratings of satisfaction, compared with members, is due to their greater exposure to different types of these services (Figure 4.5). The large effect sizes for the discrepancies between member and spouse satisfaction ratings

is due to the lower sample sizes as a result of the screening out those who did not report using these services. For example, satisfaction ratings for crisis services were only given in 357 cases since these were the only individuals who reported using these services.

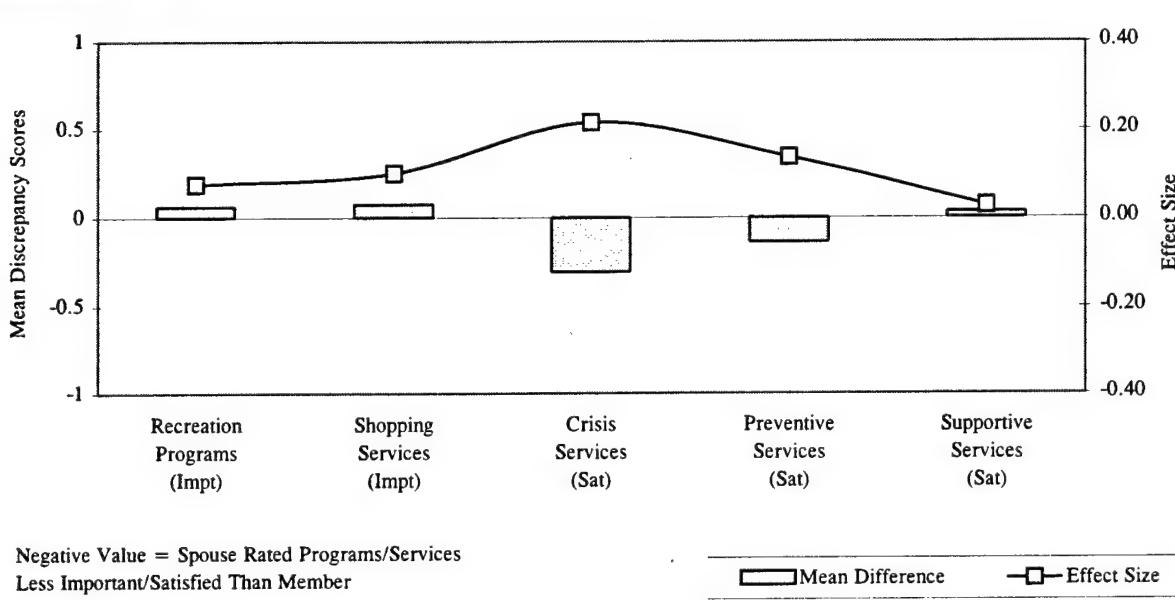


Figure 4.5. Member-spouse discrepancy on attitudes toward MWR services and family programs (importance and satisfaction).

Following the above aggregate analysis of differences between all members and spouses, a series of MANOVAs were conducted to identify possible main and interaction effects of the three main strata variables; Service branch, rank, and family type. The MANOVAs revealed few significant main effects but several interaction effects. Each of the significant main or interaction effects was then tested using factorial ANOVA, and the F-ratio statistic was used to determine effect size. None of the main or interaction effects reached the minimum effect size criterion and thus do not appear to have both statistical and practical significance for the purposes of this analysis. It can be concluded that there are no important effects of Service branch, rank, or family type on the discrepancies in member and spouse use and attitudes toward MWR and family programs and services.

The discrepancies in couples' use and attitudes toward MWR and family programs and services may be predictive of their attitudes toward the military and their levels of stress. It is expected that couples with higher discrepancy in their ratings of MWR services and family programs might also have higher discrepancies in their attitudes toward the military and perceived life stress. A series of regression analyses were conducted to predict member, spouse, and couple scores on the overall satisfaction with military life question. In these regression analyses, the key predictor variables consisted of the couple discrepancy scores for the use and importance of MWR services and in the use and satisfaction with family programs. Service branch, pay grade, and family type also were entered as predictor variables. The dependent variables included the member, spouse, and couple summary scores for satisfaction with

military life,⁵ in three separate regression equations (one dependent variable for each equation). For each equation, three sets of independent variables were entered as separate blocks to determine their contribution to the explained variance. The following blocks of independent variables were entered according to their order of entry (first to last):

- Block 1: Service branch, pay grade, and family type
- Block 2: Member use of MWR or family programs (composite variables)
- Block 3: Spouse use of MWR or family programs (composite variables)

A second set of equations was conducted in which two blocks of independent variables were entered separately:

- Block 1: Service branch, pay grade, and family type
- Block 2: Member-spouse discrepancy score composites of their reported use of recreational and family programs (composite variables)

The results of these analyses are displayed in Tables A.10 and A.11 in Appendix A. The tables reveal that none of the use or importance/ satisfaction variables are strong predictors of member, spouse, or couple satisfaction. None of the regression equations are able to predict more than 4 percent of the variance in these program and service scores. By far, the stronger of the predictors include pay grade and family type, and these results simply mirror the couple discrepancy score results reported in the earlier analyses.

Overall, the results indicate that couple discrepancy scores in use of and importance/ satisfaction with MWR services and family programs do not strongly predict satisfaction with military life from the member's, spouse's, or couple's perspectives.

4.4 Couple Discrepancies in Attitudes Toward ODS/S

This section reports results comparing groups of members and spouses on the composite variables assessing attitudes toward the ODS/S mobilization. These analyses are done only for those who indicated they were mobilized for Desert Storm, regardless of where they were stationed. The results provide an initial summary of the degree to which couples have discrepant views of the ODS/S mobilization and will assist in identifying specific couples for later analyses.

One limitation of this analysis is that the survey items assessing members' and spouses' attitudes toward ODS/S are not fully comparable. The same type of paired *t* test and discrepancy-score analyses that were done in the previous sections cannot be done here. Instead, member and spouse survey items are compared according to the degree of association between negative and positive attitudes. That is, we would expect that if members and their spouses are in agreement regarding their experiences during ODS/S deployment, both should show positive (or negative) attitudes, regardless of the specific survey item asked.

Member and spouse responses to individual survey items were first compared using correlational analyses to determine the degree of correspondence between negative and positive attitudes. For

⁵ The couple summary score for satisfaction with military life was computed as the average rating for overall satisfaction with military life for both the member and the spouse.

example, using two-way contingency tables, we can compare spouse attitudes on one survey item (e.g., supportiveness of personnel during deployment) with the member attitudes on a related survey item (e.g., deployment problems reported). The chi-square statistic determined the significance of the member-spouse correlation. Table A.5 in Appendix A shows the results of these correlational analyses. If members and spouses "agree" on their attitudes toward ODS/S, then the chi-square statistic should be high.

The strength of the association is then assessed using the phi coefficient, since all analyses involve 2x2 tables. To meet the criterion of practical significance, the phi coefficients should reach the minimum level of .20, which yields at least 4 percent of explained variance. This reduction in the criteria for assessing practical significance, compared with what was used in earlier analyses, was justified given the relatively low sample sizes for these analyses (see Table A.5).

A second set of analytic procedures compared members and spouses in their overall attitudes using composite variables. All responses that revealed a negative attitude were summed to form a composite so that a high score indicates a more negative attitude, and a low score indicates a more positive attitude. The members' composite scores for attitudes toward ODS/S were computed by counting the number of deployment problems they listed. Due to the low sample size, the total number of problems (maximum of seven) was combined to form a binary variable (no problems and one or more problems). (Only 19% of the sample had deployed to ODS/S).

The spouse composite was constructed from questions asking about the spouse's overall satisfaction with the mobilization, social supports during ODS/S, living problems related to changes created by ODS/S, satisfaction with methods of communication during ODS/S, financial burdens, and effects on spouse's paid work. Separate composites were created for the social supports, problems, and satisfaction with communication item sets and these were then coded as 0 for "positive attitude" and 1 for "negative attitude" (due to low sample sizes). In addition, a composite assessing overall spouse attitudes toward ODS/S was created by summing all positive and negative attitudes toward the above questions as well as to the satisfaction, upset and stress with ODS/S questions listed earlier. The spouse composite score for attitudes toward ODS/S ranges from 0 for "no negative attitudes," to 5 for "all negative attitudes" (refer to the last row of Table 4.3 for the composite spouse attitude scores ranging from 0 through 5). Thus, higher scores on the attitudinal composite indicate a greater number of negative attitudes held by the spouse toward various aspects of the ODS/S deployment and operation. These scores were then compared with the members' composite scores for ODS/S problems using the aforementioned correlational analyses. Again, the composites were created in order to provide a common metric for comparing member and spouse negative and positive attitudes with ODS/S deployment.

Table 4.3

Relationship Between Member Problems During ODS/S Deployment and Spouse Attitudes Toward ODS/S

Members deployed for ODS/S (n=3,898)							
<u>Percentage of members reporting...</u>							
			Sample size (n of couples)	No deployment problems	One or more deployment problems	Significance (p-value)	Strength of association (phi coefficient)
Spouse attitudes							
Q.27	Supportiveness of personnel	High support Low support	4,269	47.3 52.7	34.0 66.0	< .001	0.13
Q.28	Problems during deployment	Low problems High problems	3,898	61.5 38.5	49.8 50.2	< .001	0.11
Q.29	Communication during deployment	Low problems High problems	4,231	57.1 42.9	51.9 48.1	0.001	0.05
Q.20B4	Spouse upset with ODS/S deployment	Low problems High problems	4,766	41.6 58.4	34.1 65.9	< .001	0.07
Q.80.	Spouse stress due to ODS/S	Low stress High stress	5,254	22.9 77.1	17.5 82.5	< .001	0.06
<i>Spouse composite attitude score (n = 5,313)* (High/score of 5 = higher stress, high problems, low support)</i>							
	0 (No negative attitudes)			77.4	22.6	< .001	0.16
	1 (One negative attitude)			73.6	26.4		
	2			72.2	27.8		
	3			63.8	36.2		
	4			55.5	44.5		
	5 (All negative attitudes)			55.9	44.1		

Note. This variable counts the number of negative attitudes toward the above survey items so that a zero indicates the spouse gave no negative attitudes toward ODS/S deployment, whereas a 5 indicates the spouse reported negative attitudes toward all five survey items regarding ODS/S deployment.

The results indicate that member and spouse attitudes toward ODS/S are significantly related to each other, indicating that member and spouse attitudes toward ODS/S tend to correspond and that any differences could be attributable to measurement error. Although most reached levels of statistical significance, no correlation coefficients were higher than .16, indicating relatively modest relationships (see Table 4.3).

The strongest relationship occurred between the members' deployment problems and the overall spouse composite for attitudes (phi correlation = .16). When members report more problems in deployment, their spouses also reveal a more negative attitude toward the deployment. Whereas 77 percent of the members who did not report any deployment problems had spouses with positive attitudes, 44 percent of the members who reported at least one type of deployment problem had spouses with high scores for negative attitudes.

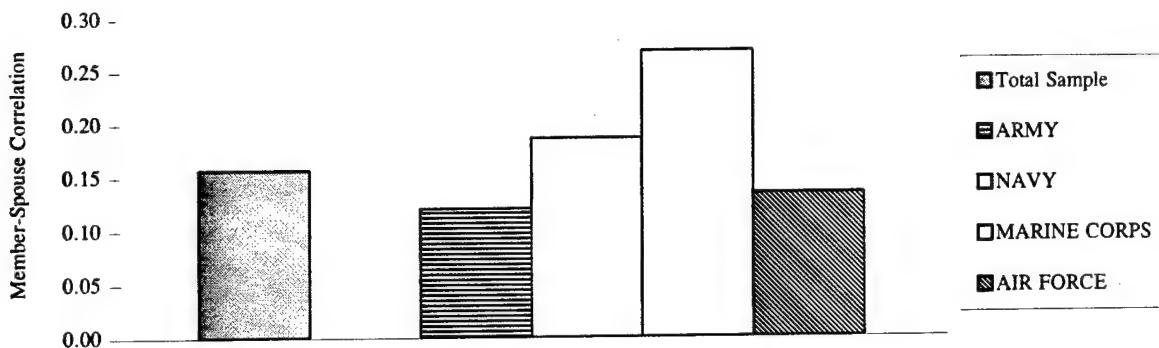
Additionally, members reporting one or more deployment problems had spouses who report low support of other personnel (phi coefficient = .13) and who report more living problems during the deployment (phi coefficient = .11). But, members who report more deployment problems do not necessarily have spouses who report greater stress or more communication problems during ODS/S.

In general, there are significant but modest relationships between member and spouse attitudes toward ODS/S. The lack of strong relationships could be due, at least in part, to measurement error resulting from a lack of similarity in content between member and spouse survey items.

To determine differences in the relationships between member and spouse attitudes toward ODS/S by the strata variables of Service branch, pay grade, and family type, a series of three-way contingency table analyses were conducted. In these analyses, the specific strata variable was treated as the third "control" variable in the initial two-way contingency analyses (member by spouse attitudes). If the strata variable had an effect, then the phi coefficients for given cells of the variable would be different from those reported for the overall sample in Table 4.3. If the coefficients are reduced, then there is greater divergence, that is, less agreement between couples in their attitudes. If the coefficient becomes stronger for a given strata, then there is greater convergence between member and spouse attitudes.

Only one specific relationship from Table 4.3 was tested using a third control variable, namely, the association between members who report deployment problems during ODS/S and the composite spouse attitudes toward the ODS/S variable. This spouse variable was chosen because it would best mirror changes in the specific attitudinal variables reported for the entire sample. Changes in the phi coefficient on the order of an increase or decrease by a factor of 1.5 would indicate significant and important effects. For example, if the original correlation coefficient of .16 was increased to .24 or better, then this would be sufficient to indicate that an important change in member-spouse agreement occurred. Although it would have been preferable to conduct log-linear regression analyses in which all three strata variables were entered at the same time, the sample size was too low to permit sufficient cell sizes for this type of approach.

The results of the three-way contingency table analyses for Service branch effects revealed some important influences on the initial relationship between members' deployment problems and spouse's composite attitudes toward ODS/S (see Figure 4.6). The originally strong relationship of .16 increased to .27 among members in the Marine Corps, indicating greater convergence between members and spouses among couples in this Service branch. The correlations for couples in the remaining Service branches did not diverge significantly from the coefficient for the entire sample.



Note: Higher Correlation Coefficients Indicate Greater Member-Spouse Agreement

Figure 4.6. Comparison of member-spouse correlations on ODS/S attitudes, for total sample and Service branch.

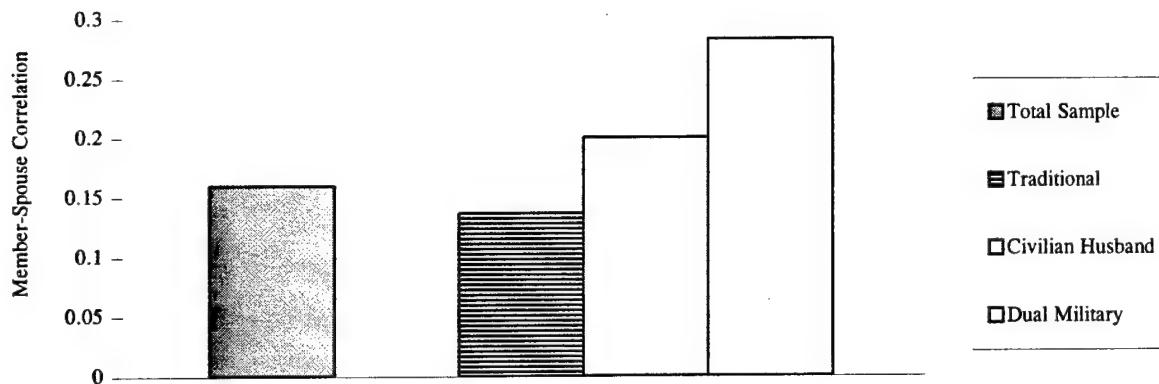
In general, couples in the Marine Corps tend to show greater convergence in their attitudes toward ODS/S. There is a modest tendency for couples in the Army and, to a lesser extent, the Air Force, to have lower levels of "agreement" in their attitudes toward ODS/S. The direction of the increased agreement between couples is that members who report deployment problems (compared with those who do not report deployment problems) have spouses with much higher negative attitudes toward ODS/S. When couples reveal lower levels of convergence in their attitudes, members who report deployment problems do not have spouses with higher levels of negative attitudes.

The next set of three-way contingency table analyses tested the effects of pay grade on the initial member-spouse correlations using the same member and spouse variables (member deployment problems for ODS/S and spouse composite attitudes toward ODS/S). According to the three-way contingency table analyses, there were no significant changes in the correlation coefficients when the member-spouse correlation was crossed with pay grade. Thus, pay grade does not appear to have an important influence in the levels of agreement between member and spouse attitudes toward ODS/S.

The final set of three-way contingency table analyses tested the effects of family type on the initial correlation between member deployment problems and spouse composite attitudes toward ODS/S (see Figure 4.7). The correlation coefficient for the total sample of .16 increased to .28 for the dual-military couples, indicating that among this subgroup there is greater convergence in their attitudes toward ODS/S. Members in dual-military couples who reported one or more problems during ODS/S deployment had spouses who reported significantly more negative attitudes overall to ODS/S. In fact, 84 percent of spouses in dual-military couples who revealed the most negative attitudes toward ODS/S had members who reported one or more deployment problems. It is not surprising that dual-military couples appear to be those with the most convergent attitudes toward ODS/S. These couples likely faced the same deployment problems and thus formed similar attitudes toward the experience.

In summary, the comparison of member and spouse attitudes toward ODS/S reveals that there were significant but modest associations among all couples in their attitudes, indicating overall congruence. In couples in which the member reports one or more deployment problems, the spouse also tends to report more negative attitudes toward ODS/S. The analysis of sample strata reveals that couples

in which there was greater agreement on their attitudes tend to be among those in the Marine Corps and those who are dual-military.



Note: Higher Correlation Coefficients Indicate Greater Member-Spouse Agreement

Figure 4.7. Comparison of member-spouse correlations on ODS/S attitudes, for total sample and family type.

4.5 Gender Effects in Couple Discrepancy Scores

This section reports results of analyses that identify the direction of the couple's attitudes or satisfaction with military life. The direction of the couple's discrepancy scores, that is, which spouse has the more positive or the more negative attitudes, has been used in civilian research to identify possible gender effects. Gender effects are defined as differences in military satisfaction that tend to favor one gender over the other. Within couples, for example, the wife's perceptions may be substantially different from the husband's perceptions or vice versa. Prior research with marital satisfaction has found that when within couple differences exist, they tend to favor male spouses. That is, husbands tend to be more satisfied with their marriage than are their wives.

An aggregate approach is used to detect overall gender differences between members and spouses. In this approach, only the extreme responses from each member of the couple are considered, for example, the "very satisfied" and the "satisfied" responses. Couples in which the husband is much more satisfied than the wife and the wife is much more satisfied than the husband are first counted. A ratio is then computed for the number of satisfied husbands divided by the number of satisfied wives, and the ratios are compared across the three types of couples (traditional, civilian-husband, dual-military). Separate ratios are computed for the eight attitudinal satisfaction and stress variables listed earlier in this section.

It should be noted that individual couples are not the focus of this analysis, but rather the ratio looks at all the couples in the sample to determine whether attitudes toward military life "favor" the husband or the wife. Thus, traditional methods for testing statistically significant differences between sample groups cannot be done because there are no scores created for individual couples. In fact, couples in which one spouse does not have an extreme response in either direction are generally not included in this analysis.

The interpretation of differences between couple types relies on looking for ratios that indicate a high frequency of extreme attitudes shown by either husbands or wives. A ratio of 1.0 indicates that there are as many highly satisfied husbands in couples as there are highly satisfied wives. Ratios that are higher than 1.5 or less than .5 indicate an imbalance between husbands and wives in the number who are highly satisfied. Thus, we must look at those situations in which ratios are in the extreme range to determine whether husbands are more satisfied compared with wives, or vice versa. Table 4.4 presents the results of assessing within-couple differences for key variables.

Table 4.4

Couple Differences in Ratio of Satisfied Husbands to Satisfied Wives, by Couple Type

Couple differences variable by family type	Husband much more satisfied (No. of couples)	Wife much more satisfied (No. of couples)	Gender ratio
Satisfaction with military life			
Traditional couple	633	621	1.02
Civilian husband	32	53	0.60
Dual military	37	91	0.41
Satisfaction with environment for families			
Traditional couple	1,184	1,652	0.72
Civilian husband	74	90	0.82
Dual military	86	121	0.71
Satisfaction with pay and allowances			
Traditional couple	288	447	0.64
Civilian husband	19	31	0.61
Dual military	50	40	1.25
Separation stress (past year)			
Traditional couple	1,739	712	2.44
Civilian husband	104	90	1.16
Dual military	139	100	1.39
Finding child care			
Traditional couple	491	573	0.86
Civilian husband	22	25	0.88
Dual military	21	46	0.46
Spouse adjusting to new environment			
Traditional couple	1,052	1,064	0.99
Civilian husband	62	66	0.94
Dual military	127	92	1.38
Finding spouse employment			
Traditional couple	817	641	1.27
Civilian husband	47	38	1.24
Dual military	54	27	2.00
Children adjusting to move			
Traditional couple	711	978	0.73
Civilian husband	32	45	0.71
Dual military	47	67	0.70

The gender effects suggest that among nontraditional military couples, wives tend to be happier with military life compared with their husbands. Nontraditional couples are those in which the husband is a civilian or both spouses are in the military. In overall satisfaction with military life, there are almost twice as many very unhappy husbands as there are unhappy wives among civilian-husband couples (as shown by a gender ratio of .60 for these couples). Among dual-military couples, the ratio of .40 indicates an even greater difference in the number of unhappy husbands relative to unhappy wives. Also, compared with their husbands, wives in dual-military couples are much more satisfied with finding child care.

There was one gender effect in which husbands were more satisfied than wives, and this effect occurred only among dual-military couples. Specifically, in the area of satisfaction with finding employment for the spouse, husbands in dual-military couples tend to be more satisfied than their wives. In Table 4.4, the ratio of satisfied husbands to satisfied wives in the area of finding spouse employment is 2.00 for dual-military couples, compared with much lower ratios for husbands and wives in the two remaining couple configurations. A ratio of 2.00 indicates that husbands are more satisfied than wives in this area. Since finding spouse employment among dual-military couples typically involves the spouse obtaining a preferred PCS, the ratio suggests that wives in dual-military families were not able to obtain a desired PCS location. This is probably related to the likely higher rank of husbands in dual-military couples who were more likely to get their desired PCS location, but their wives are not able to do so.

Traditional couples generally showed the least extreme ratios, indicating that there are almost as many satisfied husbands as there are satisfied wives among these couples. However, when asked about stress due to a military separation within the past, the gender ratio of 2.44 among traditional couples indicates that wives are much more stressed from the military separation compared with their husbands. This finding is similar to that reported earlier for the couple discrepancy scores, whereby civilian spouses in traditional couples tend to be more stressed from separations due to PCS moves compared with their military husbands.

5. RESULTS: PREDICTION OF MEMBER AND SPOUSE SATISFACTION, MORALE, AND RETENTION USING COUPLE DISCREPANCY SCORES

The preceding section presents the overall attitudes of the military couple as a unit. The findings reveal areas in which the member and spouse converge and diverge in their attitudes toward military life. There is preliminary evidence for the utility of considering the couple as a unit rather than the individuals who comprise the couple. That is, knowing whether the couple discrepancy score is high and which direction (positive or negative) provides information that is not obtainable from the couple's overall satisfaction and perceptions of military life. However, this information can only be considered useful if it does indeed assist policymakers when planning programs and services for couples.

In order to test the utility of couple discrepancy scores, a series of analyses were conducted that test the ability of these scores to predict member and spouse retention intents, as well as member perceptions of morale, unit readiness, and unit confidence. The following section presents the results of different types of multivariate analyses that use couple discrepancy scores as predictors. The outcomes predicted in these analyses include member perceptions of morale, unit readiness, unit confidence, as well as spouse support for retention intents.

The working hypothesis is that couples with the highest discrepancy scores would show lower levels of member morale, unit readiness, and unit confidence and that both member and spouse would have lower levels of retention intent. This hypothesis is based on the premise that the couple discrepancy scores provide information about agreement and convergence or divergence among each member of the couple. If there are dissimilarities in terms of the satisfaction and perceived stresses of military life, these can be expected to have an adverse impact on the member's morale, readiness, and retention intent.

The section contains a number of different approaches to the issue of predicting morale, readiness, and retention outcomes from couple discrepancy scores. Some approaches treat the couple discrepancy scores as continuous, interval-level data and the absolute values of the scores are used rather than the actual directions of the discrepancy. In these approaches, it is assumed that the direction is less important than the magnitude of the apparent couple agreement or disagreement, so that higher levels of discrepancy would be interpreted as higher levels of disagreement within the couple.

A limitation of these analyses is that the couple discrepancy scores may not have sufficient variability to lend themselves to the types of analyses requiring interval-level or continuous data. Perhaps couples who are relatively close to each other on discrepancy scores may be more alike than different, whereas the couples with more "coarse-grained" differences may be more predictive of retention, morale, and readiness outcomes. For these reasons, additional analyses in this section rely on couple typologies, using several key dimensions such as satisfaction and perceived stress. For example, one type of couple is that in which the spouse is very dissatisfied and stressed with the military life, but the Service member enjoys the job, perceives low stress, and rates military life high on satisfaction. Thus, some analyses employ the couple typologies to assess couple differences on attitudes, particularly retention, morale, and readiness variables.

5.1 Couple Discrepancies in Attitudes Toward Military Life as Predictors of Morale, Retention, and Perceived Readiness

The first component to this analysis assesses the extent to which couple discrepancy scores predict members' attitudes toward morale, retention intents (reenlistment propensity), confidence in unit members, and unit combat readiness. In these analyses, which make use of multiple regression analysis, the individual dependent variables were comprised of the member's report on particular survey items or, in the case of retention, an index summing across a number of individual items. The predictors were entered as separate blocks to test the initial effect of the couple discrepancy scores for stress and overall satisfaction, followed by couple discrepancy scores for three items assessing satisfaction with particular aspects of military life (pay and allowances, frequency of moves, and environment for families).

Two types of discrepancy scores were calculated—absolute value and bidirectional—and the same analyses were conducted for each type of score. The absolute discrepancy scores were first standardized as Z-scores prior to their use in these equations and then converted to an absolute value, rather than retaining the negative and positive signs. The reason for using the absolute value is that it assists in interpreting the results because the absolute value of the couple discrepancy is an indicator of the magnitude of member-spouse "disagreement." It is expected that greater amounts of member-spouse discrepancies in attitudes should predict lower levels of morale, readiness, and retention intents. Following analyses using the absolute value couple discrepancy scores, a second set of analyses was conducted in which the directional values of the scores were retained. These scores are identical to those used in the previous section of this report to describe member-spouse discrepancies.

For both sets of discrepancy scores—absolute value and bidirectional—the regression analyses also include each of the strata variables of Service branch, family type, and pay grade, which are entered last as control variables in the equation.

The change in R^2 from block to block indicates the relative importance of the block in the regression equation, and the final adjusted R^2 identifies the overall amount of variance explained by all predictor variables. Where there were significant R^2 change values, the beta for the specific predictor was examined to indicate the strength and direction of the relationship. Table 5.1 summarizes the results of these analyses for the absolute value discrepancy scores.

Table 5.1

Summary of Regression Equations Predicting Retention, Morale, Unit Confidence, and Unit Combat Readiness from Couple Discrepancy Scores (Absolute Value), Changes in R^2 , and Final R^2 's

	Block #1	Block #2 Couple discrepancy attitudes toward military life	Block #3 Controlling for family type (Step #1)	Block #3 Controlling for Service (Step #2)	Block #3 Controlling for pay grade (Step #3)	Block #3 Final R^2
Sample size (<i>n</i> of couples)	Couple discrepancy satisfaction & stress					
Retention (enlisted)	10,823	0.002	0.003	0.001	0.008	0.11
Retention (officer)	2,881	0.002	0.003	0.001	0.001	0.018
Morale	13,966	0.007	0.005	0.002	0.011	0.040
Unit confidence	10,522	0.005	0.003	0.005	0.045	0.053
Unit combat readiness	10,503	0.002	0.008	0.004	0.053	0.020
						0.09

According to Table 5.1, couple discrepancies in satisfaction and stress are not significant predictors of member's retention, morale, perceptions of unit confidence, or perceptions of unit combat readiness. For each regression equation, Service branch and pay grade predicted a significant amount of variance in the outcomes, and the couple discrepancy scores made an extremely minor contribution.

We conducted a second set of predictions using couple discrepancy scores that retained the direction (i.e., with both positive or negative signs to the discrepancy scores)—see Table 5.1 in Appendix A. When the final R^2 values were compared with the prediction using absolute value discrepancy scores, most results were the same, except in the prediction of member morale. In the equations predicting member morale, the couple discrepancy scores for overall satisfaction and perceived stress together explained approximately 5 percent of the variance in member morale. The R^2 value for the final equation jumped from .07 (for the absolute value scores shown in Table 5.1) to .11 for the bidirectional discrepancy scores in Table A.13 (Appendix A).

When the betas for the second regression equations are examined (see Table A.14 in Appendix A), the couple discrepancy scores for overall satisfaction explain most of the increase. The beta of .20 for couple discrepancies in overall satisfaction suggests that in couples in which the member is more satisfied with military life than the spouse (as indicated by the positive sign on the discrepancy score), the member also has a higher level of morale. Thus, when the direction of the couple discrepancy is used, those scores showing members with higher levels of satisfaction are correlated strongly with higher member scores for morale.

The above results suggest that the lack of similarity in attitudes toward military life may be less important in predicting members' morale than the fact that the member is more satisfied than the spouse. Lack of similarity in attitudes is assessed through the absolute value of the couple discrepancy score, and the predictions using this factor are not as significant as those in which the direction of couple discrepancy is known (i.e., in the bidirectional scores). Members who are satisfied with military life have higher levels of morale, even if their spouses are not as satisfied. This is somewhat contrary to the expectation because it suggests that military couples with high morale are those in which the member is satisfied, even if the spouse is not. However, it should be remembered that the comparison is done

between the couple-level variable of discrepancy in satisfaction and the member's report of morale. There is clearly some overlap or shared variation because the member's own level of satisfaction contributes to a higher couple discrepancy score and also is the basis for the measurement of morale. In general, this result indicates that, at the very least, the couple's discrepancy in satisfaction does not override the fact that if members are more satisfied with military life, they will have higher morale.

However, as opposed to just using information from the member, the couple-level score shows that both the magnitude of the discrepancy in satisfaction as well as the direction of the discrepancy (favoring greater satisfaction among members than their spouses) are important contributors to predictions of member morale. It would appear that the direction of the couple discrepancy score rather than the magnitude made a greater contribution to the association of these scores with member perceptions of morale. When the magnitude alone is considered, by using the absolute value of the discrepancy scores, there is no strong prediction for morale, or for any of the other outcome variables such as retention intent or perceived unit readiness.

Controlling for the subgroups of Service branch and pay grade adds significantly to many of the predictions, although family type does not contribute to any of these predictions in Table 5.1. Service branch makes significant contributions to the explained variance in unit confidence (4.5% R^2 change) and unit combat readiness (5.3% R^2 change). Pay grade adds the most to the prediction of enlisted member retention, morale, and unit confidence, with an especially strong increase in the R^2 value for enlisted member retention of 11 percent (beta = .33), which accounts for most of the variance in this variable (see Table 5.1). Pay grade also contributes approximately 5 percent of the variance in member morale and unit confidence.

The findings from the regression results show that couple discrepancies on stress and satisfaction are not strong predictors of member retention, unit confidence, or unit combat readiness. In couples in which the member is much more satisfied with military life than the spouse, member morale is also high. Note that this refers to a prediction of member morale from couple discrepancy scores on perceived satisfaction. Earlier sections report differences between couples from different family types, Service branches, and pay grades on these couple discrepancy scores. The present analysis goes further by determining whether there is any predictive utility of the couple discrepancy scores, in particular, to predict member morale, retention, unit confidence, or unit combat readiness.

One caveat to the above analyses is that couple discrepancy scores are treated as continuous, interval-level scores. The lack of significant predictions to the explained variance in the outcome scores may be due to insufficient variability of the discrepancy scores. While the scores are expected to be continuous, they may have violated this assumption because the underlying scores are not, in fact, continuous. The variables that constituted many of the discrepancy scores are ordinal because they come from a single survey item with a 4- or 5-point rating scale. In the next section, we classify couples according to high and low scores on satisfaction and stress factors and then compare couple typologies across levels of each outcome variable to identify any group differences.

5.2 Typology of Satisfied and Dissatisfied Couples to Predict Morale and Retention

This section reports the results of an analysis in which couples are placed into one of four possible groups, according to whether one or both members of the couple scored above or below the median response on a given attitudinal variable. Couple types were developed for each of the following attitudinal variables:

- Satisfaction with military life
- Perceived stress composite
- Stress of family separations
- Satisfaction with child's adjustment to PCS moves
- Satisfaction with spouse's adjustment to PCS moves
- Satisfaction with finding child care services following a PCS move
- Satisfaction finding civilian employment for the spouse following a PCS move
- Satisfaction with military pay

For each of these satisfaction variables, couples were placed in one of the following groups: (1) both dissatisfied; (2) member satisfied, spouse dissatisfied; (3) spouse satisfied, member dissatisfied; and (4) both satisfied. For the two stress measures, the groups were labeled as follows: (1) both high stress; (2) spouse high stress, member low stress; (3) member high stress, spouse low stress; and (4) both low stress. Thus, four couple groups were compared separately for each of these attitudinal variables.

Each typology of couples was then compared across the morale, retention, programs and services, and stress variables. It is to be expected that if both member and spouse are unhappy or have problems, outcomes would be poorer; likewise, if both are happy, outcomes would be expected to be more favorable to military outcomes (morale, retention intents, and perceived readiness). The outcomes studied here are member and spouse attitudes toward staying in the Services, defined as retention intent. Composite scores for enlisted personnel and officers were computed separately, based on a series of questions regarding their plans to remain in the Services. A spouse retention support composite was also created using questions about the spouse's supportiveness of the member's decision to stay or to leave the military.

To determine the contribution of family type (traditional, civilian-husband, and dual-military couples), a series of two-way ANOVAs in a 4x2 factorial design were conducted. The dependent variables consisted of the three retention intent variables—enlisted retention score, officer retention score, and spouse retention support score. The ANOVAs would then compare couples in which one or both are satisfied with military life, while controlling for the type of couple against the key outcome variable of retention intent (separately for enlisted personnel and officers and for the spouses' attitudes toward retention).

The goal of this analysis is to identify the association between differences in the satisfaction levels of couples and retention outcomes. Specifically, this analysis will determine whether there are more positive retention outcomes accrued to couples when one or both members are satisfied. The question is: must both spouses be satisfied in order for retention to be high, or is there a "buffering" effect on retention of one member of the couple being satisfied, even if the other one is not?

In each of the two-way ANOVAs, interaction and main effects were first reviewed and, if any reached conventional levels of statistical significance, the betas for each term as well as the multiple R^2 adjusted for all independent variables were assessed in order to determine whether the relationships were meaningful. Only those findings in which the multiple R^2 for the entire ANOVA reached .10 or greater (indicating that the two-way ANOVA explained at least 10% of the variance in the dependent variable) are discussed below.

The only couple typology that was strongly related to retention was the classification of couples on their overall satisfaction with military life. For all other couple typologies, the amount of variance in retention scores that was explained by either the couple satisfaction/stress typologies or family type was relatively minimal (i.e., less than 10% of the variance was explained). Additionally, there were few significant and strong interaction effects between the typologies and the three family types (traditional, civilian-husband, dual-military). In those few cases in which there were significant differences, these were almost uniformly due to a main effect of couple typology, with the main effect of family type only contributing a small amount of additional explained variance. In summary, this analysis found some support for differences between the couple satisfaction/stress typologies in retention outcomes, relatively small differences across family types, and no strong interaction effects.

With regard to the one significant finding, that is, the classification of couples according to each spouse's overall satisfaction with military life, there was a strong, significant difference between groups on all three retention variables. Couples in which both the member and the spouse were high in satisfaction with military life revealed the highest levels of retention intent. There was a significant main effect of the couple satisfaction for enlisted retention scores (beta = .36, see Figure 5.1), officer retention scores (beta = .32, see Figure 5.2) and spouse retention support scores (beta = .36, see Figure 5.3). There was also a significant main effect of family type for all retention scores, but the betas were considerably smaller (enlisted and officer retention score betas for family type were approximately .04), and do not appear to provide information about meaningful differences. The betas typically reveal the amount of variance explained after controlling for all independent variables (family type and couple typologies).

In these three figures (Figures 5.1, 5.2, and 5.3) we can see the same general effect. Retention is highest when both members of the couple are satisfied with military life, and retention is lowest when both members are dissatisfied with military life. Also, as expected, there is significantly greater enlisted and officer retention among couples when the member is satisfied and the spouse is not satisfied, compared with the reverse situation (the spouse is satisfied and the member is not). Further, the strength of the main effect of typology and a comparison of the means using post hoc comparisons (see Tables A.15 and A.16 in Appendix A) suggest this is a strong effect. The opposite effect for spouse retention also occurred as expected. That is, scores for spouse retention were higher when the spouse was satisfied and the member was dissatisfied, compared with couples in which the member is satisfied and the spouse is not. Again, post hoc comparisons of the means displayed in Table A.17 in Appendix A suggest this is a strong effect. There are no significant differences between traditional couples, civilian-husband couples, and the dual-military couples.

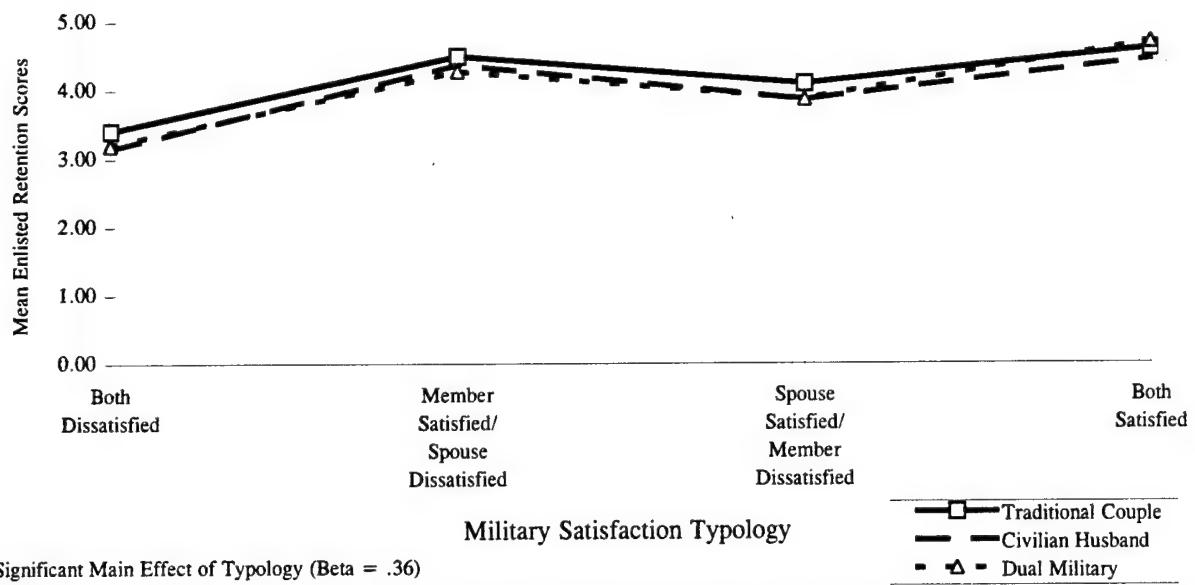


Figure 5.1. Differences in enlisted retention scores by military satisfaction typology and family type.

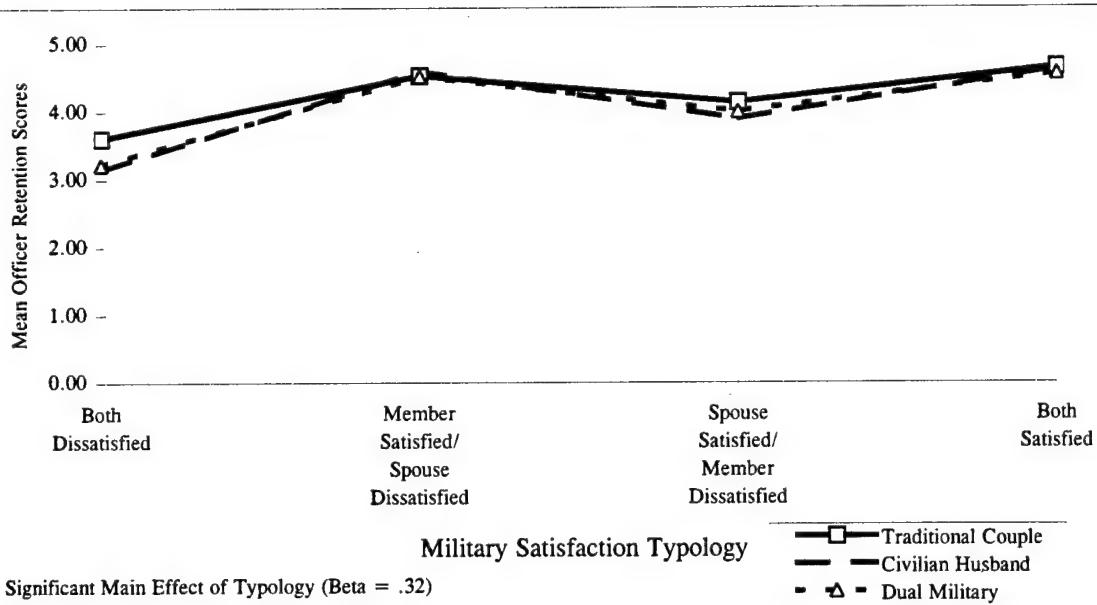


Figure 5.2. Differences in officer retention scores by military satisfaction typology and family type.

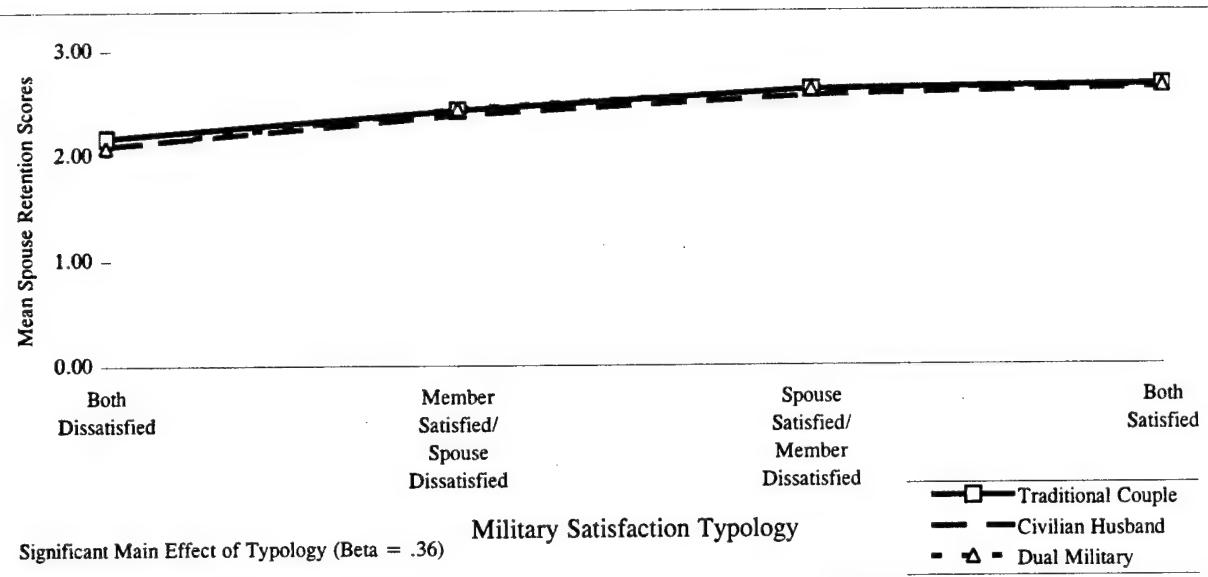


Figure 5.3. Differences in spouse retention scores by military satisfaction typology and family type.

5.3 Additional Couple-Level Predictors of Morale, Retention, and Perceived Unit Readiness: Work Conflicts, Member-Spouse Agreement on Career Plans

The search for possible additional sources of explanation for differences in member and spouse outcomes was expanded to include other survey items that might be expected to be correlated both to couple disagreement and to retention, morale, and readiness. Items that appear promising include job conflicts and couple career plans, and premarital variables such as age at marriage.

5.3.1 Couple Job Conflicts and Agreement on Career Plans

The issue of job conflicts, present and future, between the military member and spouse is an important one facing military couples. The 1992 *DoD Surveys* asked the member's perception of how the spouse's job interfered with the member's military duty. The spouse questionnaire asked whether the member's military duty interfered with the spouse's job and whether the spouse's job interfered with the member's military job. The survey also asked about future aspects of job conflict through questions asked of the member about agreement on career plans for both the member and for the spouse. The survey comprehensively assesses the present and future impacts of the couple's jobs. An important policy-related question is the extent to which conflicts between member and spouse jobs affects the member's morale, retention, and perceived unit readiness.

To determine whether member and spouse job conflicts predict the key member and spouse outcomes of morale, retention, and perceived unit readiness, a series of direct-entry regression analyses were conducted.⁵ The strata variables of Service branch, pay grade, and family type were entered along with the independent variables that should indicate member and spouse job conflicts, that is, the member's and spouse's separate views of interference from the other's job. This analysis also provides for one of the few opportunities in which questions about member and spouse perceived agreement are included as survey items. Thus, the member's perceived agreement (with the spouse) on the spouse's career plans and the spouse's perceived agreement (with the member) on the member's career plans were also added as independent variables. The member's amount of work hours per week as well as the spouse's level of employment (both full- and part-time) were included as additional control variables because these would be expected to affect levels of agreement with his or her spouse and with perceived job conflicts. The criterion of .10 for the adjusted total R^2 value was employed to identify significant and meaningful effects. The outcome variables were those used in the preceding analyses (retention, retention support, morale, unit readiness, and unit confidence).

The results of the analyses reveal that, in many cases, the total amount of variance explained was above the .10 level (i.e., for member retention and perceived unit confidence), but the key independent variables do not contribute significantly to the effects, as shown by very small betas. In fact, pay grade and Service branch (but not family type) appear to contribute most strongly to the explained variance, so that when all factors are controlled, member and spouse perceptions of job conflicts and their perceived agreement on career plans do not appear to be important predictors of retention, morale, or unit readiness.

5.3.2 Premarital Factors

There is a prevailing view that young married men should not be allowed to enlist because of the many problems encountered in young marriages in the military, particularly among those in the Marines. Premarital factors such as the member's age at marriage and their marital status prior to enlistment may be indicators of potential problems in young members' marriages that may affect their morale and retention intent.

To test these hypotheses, a series of regression analyses were conducted using age at marriage, whether the member married before or after enlisting, whether the current marriage was a first or subsequent marriage, and the couple's use and satisfaction with premarital counseling as the key predictors of the outcome variables (retention, morale, and unit readiness). Again, a relatively large set of independent variables were entered as one group using the "direct-entry" procedure, and the key indicator of how well the predictor variables of interest (i.e., age at marriage) perform is whether they contribute significantly to any explained variance in the outcomes.

The results show that age at marriage does not make any significant difference among the outcome variables. At least one half of the time, the relationships with each outcome variable were not significant for both spouse and member age at marriage. The only regression in which the amount of variance explained by all predictors exceeded the criterion .10 level occurs with the prediction of enlisted retention. Here, the factors that contributed most strongly to the explained variance consisted of pay

⁵ The regression analyses uses the direct-entry method. All independent variables are entered as one group, and the overall R^2 value reveals whether these variables together explained a significant amount of variance in the outcome factor (e.g., perceived retention). Given the large number of variables entered as predictors, it is important to identify not only the total amount of variance explained, but also whether the key agreement and job conflict variables contribute significantly to the total explained variance. If the agreement and job conflict variables are strong contributors after controlling for all other factors, then there is some confidence that a relatively strong effect can be demonstrated.

grade followed by Service branch. None of the key independent variables such as age at marriage, first or remarriage, and involvement in premarital counseling make a strong contribution. Also, marriage after joining the military was unrelated to most of the variables, and the significant relationships were very small. The primary conclusion to make from this analysis is that premarital factors have little to do with outcome variables of interest to the military (retention intent, morale, or perceived readiness).

6. SUMMARY

There were two main components to the findings: (a) the description of couple discrepancies and (b) testing the ability of couple discrepancies to predict member retention, morale, and perceived unit readiness and to predict spouse retention and satisfaction. Below, the key findings are summarized according to these two components.

6.1 *Analysis of Couple Discrepancies*

6.1.1 Factual Survey Items

- On the whole, couples showed good convergence in their reports of factual items. Many of the discrepancies between member and spouse reports are due to methodological differences in how the questionnaire items were constructed for the member and the spouse surveys.
- In reports of factual items (e.g., length of time married, number of dependents) approximately one half of the variation between members and their spouses is due to measurement error. Thus, there is still a modest but significant amount of variation in couple differences that may be attributed to real differences in member and spouse reports on their respective surveys.
- Members and their spouses differed significantly more than what would be due just to measurement differences in their reports of: (a) the number of dependents over the age of 5, (b) the type and amount of child care, and (c) the number of months the member and spouse were separated in the past year due to the member's military job.
- In the areas in which members and their spouses give different reports, members tend to underreport the costs of child care and do not know as much as their spouse about the type of child care their youngest is receiving. Spouses give a higher estimate than members for the number of months they have been separated from the members in the past year.

6.1.2 Stress and Satisfaction with Military Life

- In terms of their attitudes toward military life, members and their spouses appear most discrepant on perceptions of stress, compared with specific issues of satisfaction with military life. Members report greater stress due to their military jobs, whereas spouses report greater stress from family separation and PCS moves. Overall, spouses tend to perceive higher overall levels of stress compared with members.
- Couple discrepancies on the perceived stresses of military life also vary according to the couple's configuration. In "traditional" couples (male member, female-civilian spouse), the spouse reports more stress than the member, whereas for couples in the two "nontraditional" configurations (dual-military couples and couples with a female member and a male civilian spouse), the member reports more stress than the spouse.
- The highest discrepancy between members and spouses occurred among couples in which the member is female and the spouse is a male civilian (6% of the sample). In these couples, the female member (the wife) reports the highest stress compared with the civilian husband. We

speculate that female members experience a higher degree of role strain in couples in which the spouse is a civilian male.

- Members are also less satisfied than their spouses with both civilian and military housing, and spouses are less satisfied than the members with social problems that occur at their current location. For example, spouses tend to perceive that issues such as drug and alcohol use, crime, racial tension, family violence, juvenile delinquency, rape, gang activity, and pornography are more of a problem than do the members.

6.1.3 Use and Satisfaction with MWR Services and Family Programs

- There are relatively few strong differences between member and spouse reports of *usage* of MWR services and family programs, with the exception of the recreational programs. (Members reported greater use of recreational programs compared with their spouses.) However, there are some significant discrepancies between member and spouse reports of *satisfaction* with MWR services and family programs. Members rated shopping services less important than did spouses, and spouses were less satisfied with crisis and preventive services.
- Couple's discrepancies in their use or attitudes toward MWR services and family programs do not strongly predict the couple's satisfaction with military life.

6.1.4 Attitudes Toward ODS/S

- It is difficult to compare member and spouse attitudes because the questions asked in each survey were different.
- Member and spouse attitudes toward ODS/S are significantly related to each other, suggesting that member and spouse attitudes toward ODS/S are mainly in agreement, and that any differences could be attributable to measurement error. Whenever members report more problems in deployment, their spouses tend to reveal more negative attitudes toward the deployment.
- Couples in the Marine Corps tend to show greater convergence in their attitudes toward ODS/S. There is a modest tendency for couples in the Army and, to a lesser extent, the Air Force, to have lower levels of "agreement" in their attitudes toward ODS/S. Pay grade does not appear to be related to levels of agreement between member and spouse attitudes toward ODS/S.
- Members in dual-military couples who reported one or more problems during ODS/S deployment had spouses who reported significantly more negative attitudes. It is not surprising that dual-military couples tend to have the most convergent attitudes toward ODS/S because these couples often faced the same deployment problems and thus formed similar attitudes toward the experience.

6.1.5 Gender Effects

- Based on an analysis of couples who are either extremely happy or extremely unhappy with military life, there are almost twice as many very unhappy husbands as there are unhappy wives, and this is particularly true for “nontraditional” military couples. In couples where either the husband is a civilian or where both spouses are in the military, wives tend to be happier than their husbands with military life.
- In dual-military couples, wives are more satisfied than their husbands with finding child care, and husbands are more satisfied than their wives with finding employment for their spouses.
- Among “traditional” couples, wives are much more stressed compared with husbands.

6.2 *Predicting Member Retention Intent, Morale, and Perceived Unit Readiness, and Spouse Retention Attitudes and Satisfaction from Couple Scores*

- The absolute value of couple discrepancy scores make a relatively minor contribution to predictions of member and spouse attitudes, retention, or member readiness, except with regard to morale.
- When looking at the direction of couple discrepancies, members with much higher overall satisfaction with military life (compared with their spouses) report higher levels of morale, even though there may be a large discrepancy from their spouse’s attitudes. Thus, it would appear that if a member is in disagreement with his/her spouse regarding attitudes toward military life, those with higher satisfaction, regardless of what his/her spouse thinks, will also have higher morale.
- In general, couples in which both the member and the spouse are high in satisfaction with military life reveal the highest levels of retention intent or support (for enlisted personnel, officers, and spouse retention support).
- Enlisted personnel and officer retention is greater among couples in which the member is satisfied and the spouse is not satisfied, rather than the reverse (the spouse is satisfied and the member is not). These findings are to be expected and fit with the earlier findings that the member’s morale is higher in couples in which the member is more satisfied than the spouse.
- Spouse retention support is higher when the spouse is satisfied with military life and the member is dissatisfied, compared with couples in which the spouse is dissatisfied and the member is satisfied. This effect does not differ among the three family types (traditional couples, civilian-husband couples, and the dual-military couples).
- Premarital factors such as age at marriage, first or remarriage, and involvement in premarital counseling are not related to retention intent, morale, or perceived readiness. Marriage after joining the military is also not strongly related to these outcomes of interest.

6.3 Implications

This study was designed to explore the feasibility of developing attitudinal measures for the military couple as a unit, rather than relying on the separately reported attitudes of each individual in the couple. The results show that there are a number of advantages to this method, but that it is hard to disentangle couple discrepancy that is "real" from couple discrepancy that is due to measurement error. It would appear that at least one half of the differences between members and their spouses on survey items are due to measurement error. Couple discrepancy scores were helpful because they provided some means for estimating survey measurement error. However, the amount of error makes the interpretation of any meaningful couple-level data difficult at best.

The problem is that it is also hard to identify couple-level factors because many of the survey items were not asked in the same way for both the members and spouses. This measurement error occurred primarily because the member and spouse surveys were not initially designed to be used together. It is important to keep this perspective in mind; this analysis of couples data is largely done "after the fact," and the mismatch of member and spouse survey items is one of the difficulties that limits the ability to find significant differences. Future surveys of military personnel and their spouses should build in specific items that could be compared between the member and the spouse. If this is done as part of the survey development, then more complex and more finely grained analyses of couple-level data can be used, such as intraclass correlation coefficients.

Due to the measurement error issue, the analyses explicitly identified only the most significant findings, using a cutoff effect size of .10. This is a very demanding criterion and, as a result of using this cutoff, some potentially useful patterns in the data were not flagged because they were not the strongest. That is, the amount of measurement error adds a significant amount of "noise" that probably obscured some meaningful but small-scale findings. When future studies can reduce the error, more finely grained analyses can be conducted, and some of these additional patterns will come to light. Still, by using the effect-size criterion in this study, the patterns that emerged appear to be very meaningful and significant.

Despite the methodological difficulties, there are a number of findings that are meaningful for understanding military couples and that underline the potential utility of couple-level data. First, couple discrepancy scores are useful because they describe both the magnitude and the direction of attitudinal differences between the individual members. We found that members are more stressed than their spouses about their military job, whereas spouses are more stressed than the members about separations and PCS moves. Spouses are also more stressed overall than members, and they particularly focus on the social and community problems of the military location in which they find themselves, such as crime, personal safety, and delinquency. These findings are useful from a policy perspective because they can indicate potential areas of intervention to improve the couple's satisfaction as a whole.

The results also identify differences between traditional and nontraditional military couples in terms of their stress and satisfaction with military life. Couples in which the wife is the member and the husband is a civilian appear to have the highest discrepancies in satisfaction and the greatest stress. Although we cannot be sure from the survey responses why discrepancies exist for these types of couples, some hypotheses come to mind that might be worth investigating in future studies.

First, there is probably a high degree of role strain experienced by the female military member in both the civilian-husband and the dual-military couples because the civilian husbands still expect their wives to tend to family responsibilities and household chores, yet the wives have demanding military jobs that require a great deal of energy. Additionally, in civilian-husband couples, military wives are

probably not receiving much sympathy from their husbands because the husbands do not understand their military work. At the same time, the civilian husbands may feel atypical and out-of-place because there are no clearly defined roles and social supports for them in a military location. The husband is the spouse and a civilian, whereas most men on the base are military personnel who fit into the military lifestyle (which is known to be heavily male-oriented). Also, there are probably not a great deal of activities that civilian husbands can do on the base, nor are there many other civilian husbands with whom they can socialize. All of these factors indicate that these couples require some attention in order to boost the member's satisfaction, morale, and retention.

Conversely, in dual-military couples, since both member and spouse are military personnel, they are better able to understand the other's job requirements and stresses. Thus, their attitudes would be more likely to converge, and this seems especially true for couples in which at least one member was deployed for ODS/S. The convergence between couples regarding their ODS/S experiences was highest for dual-military couples and also for couples in the Marine Corps. However, dual-military couples are still under a great deal of stress, as evidenced from their higher discrepancy scores on perceived stress compared with "traditional" couples.

From these results we can see that knowing the attitudes of the individuals in a couple and combining them to form a couple-level score, allow for more information to be obtained than just from one score, rather than having to compare separate scores from each individual. This means that more complex relationships for military families can be tested using couple-level scores. Again, the measurement variations and the "after-the-fact" nature of the present study design are limiting factors.

When making predictions to morale, retention intent, and the member's perceptions of unit readiness, there are only a few strong findings. In couples in which both the member and the spouse are high in satisfaction with military life, both enlisted personnel and officers report higher levels of retention intent, and spouses in these couples also report more favorable retention attitudes. However, the retention attitudes of enlisted personnel and officers are also more favorable among couples in which the member is satisfied and the spouse is not satisfied, rather than the reverse. The retention support of the spouse tends to be higher when the spouse is more satisfied, even when the member is not satisfied with military life.

These findings suggest that the ideal situation is for both member and spouse to be satisfied with military life. However, the necessary and sufficient condition for high-retention attitudes occurs when the member is more satisfied, in the case of member retention intents, and when the spouse is more satisfied, in the case of spouse retention support. It is not surprising that retention intent as reported by the member is more dependent on the member's satisfaction with military life than on the spouse's satisfaction. Further, it is also to be expected that spouse retention support is more strongly a function of the spouses' attitudes than the members' attitudes. It could be argued that at least some of these relationships are due to the overlap in the reporting sources because members report on their retention intents and on their satisfaction, and spouses report on their retention support as well as their satisfaction with military life. Still, the results have useful policy implications because they indicate that the maintenance of the members' satisfaction with military life will pay off in terms of higher intentions to stay in the military. Although it would be good to ensure that the spouses are also satisfied, this is not a necessary condition for retention intent, but it is important for the spouses' support for retention.

This information could not be obtained unless couple-level data are available. Thus, these findings show some support for the utility of studying the couple rather than just the individuals, particularly among couples in the military. Still these finding offer only tentative evidence supporting the usefulness of couple discrepancy scores. More research is needed that is designed to analyze couple-level data in order to fully evaluate the utility of this approach.

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APPENDIX A

SUPPORTING TABLES

Table A.1
Comparison of Member and Spouse Survey Questions, Factual and Attitudinal Items

Construct	Member item	Spouse item
Number of member PCS moves	In all the time you have been on active duty, how many times did you move to a new location because of your permanent change of station (PCS)? Do not count permanent change of assignment (PCA).	During your marriage, how many times has your spouse moved because of his/her permanent changes of station (PCS)?
Number of spouse PCS moves	In all the time you've been on active duty, how many times did your spouse/ dependents move to a new location because of your permanent change of station (PCS)?	During your marriage, how many times did you move because of your spouse's permanent changes of station (PCS)?
Years married	When were you and your current spouse married?	How long have you been married to your current spouse?
Number of all dependents in different age groups	How many dependents do you have in each age group? Do not include yourself or your spouse. For the purpose of this question, a dependent is anyone related to you by blood, marriage, or adoption and who depends on you for over half their support.	How many dependents do you have in each age group? Do not include yourself or your spouse. For the purpose of this question, a dependent is anyone related to you by blood, marriage, or adoption and who depends on you for over half their support.
Months at present post	As of today, how many months have you been assigned to your present permanent post, base, ship or duty station? Please include any extension you may have had.	As of today, how many months have you been living at your present geographic location?
Months separated in past year due to military job	In the past year, how many months were you completely separated from your spouse or dependents because of your military assignment? Include TDYs, remotes, deployments, schools, etc.	In the past year, how many months was your spouse completely separated from you because of his/her military assignment? Include TDY, remotes, deployment, school, etc.
How much paid for child care in last month	How much did you pay for child care during the last month for your youngest or only child?	How much did you pay for child care during the last month for your youngest or only child?
Spouse living with member	Is your spouse currently living with you at your present permanent post, base, or duty station?	Are you presently at the same geographic location as your spouse?
Type of housing	At your permanent post, base, ship, or duty station, what type of housing do you live in?	Is the housing you live in now: ...
DoD school attendance	Do any of your children attend a Department of Defense school?	Do any of your children attend a Department of Defense school?
Handicapped children	Are any of your dependents physically, emotionally, or intellectually handicapped requiring specialized treatment or care?	Are any of your dependents physically, emotionally, or intellectually handicapped requiring specialized treatment or care?

Table A.1
Comparison of Member and Spouse Survey Questions, Factual and Attitudinal Items (continued)

Construct	Member item	Spouse item
Government pay for spouse/ dependents	Did the government pay for your spouse/ dependents to accompany you to your present permanent post, base, or duty station?	Did the government pay for you/ dependents to accompany (join) your spouse at your present location?
Care for youngest child	During the last month, who usually took care of your youngest or only child while you and/or your spouse worked, looked for work, or was in school? Mark the arrangement in which the child spent the most hours.	During the last month, who usually took care of your youngest (or only) child while you worked, looked for work, or were in school? Mark the arrangement in which the child spent the most hours.
Care for youngest child on/off base	Where was your youngest or only child usually cared for under this arrangement?	Where was your youngest child usually cared for under this arrangement?
Perceived stress - PCS moves- separation from family- military job	In the last year, how much stress has each of these factors caused you?	Since you have been the spouse of a military member, how much stress has each of these factors caused you?
Civilian housing at current location	The next question is about your feelings about the permanent location where you live. If you live on base, answer for that base. If you live off-base, answer for that community.	The next question is about your feelings about the permanent location where you live. If you live on base, answer for that base. If you live off-base, answer for that community.
Perceived problems at current location	How much of a problem is each of the following at the location where you permanently live? If you live on-base, answer for the base. If you live off-base, answer for that community. If you live onboard ship, answer for your ship. If you live in an on-station, operational location, answer for that location.	How much of a problem is each of the following at the location where you live? If you live on-base, answer for the base. If you live off-base, answer for that base. If you live in an on-station, operational location, answer for that location.
Recreation programs/shopping services	For each program or service listed below, please mark (a) whether you have ever used it at your present permanent location and (b) how important its availability is to you.	For each program or service listed below, please mark (a) whether you have ever used it at your present location and (b) how important its availability is to you.
Family services (crisis, preventive, supportive)	For each family program or service listed below, please mark (a) whether you have ever used it at your present permanent duty location and (b) your level of satisfaction if you have used it.	For each family program or service listed below, please mark (a) whether you have ever used it at your present location and (b) your level of satisfaction if you have used it.

Table A.2

Distribution of Couples According to Family Type and Service Branch, Percentage of Family Types (N=17,848)

	Traditional	Civilian husband	Dual military
Army	36.8	37.6	34.5
Navy	26.3	24.9	25.2
Marine Corps	8.4	3.2	4.7
Air Force	28.5	34.3	35.7
Total	100.0	100.0	100.1

Table A.3

Distribution of Couples According to Family Type and Pay Grade, Percentage of Family Types (N=17,848)

	Traditional	Civilian husband	Dual military
E01-E04	25.1	33.3	33.7
E05-E06	40.0	39.2	42.9
E07-E09	15.8	9.4	9.5
O01-O03	10.6	11.5	8.8
O04+ /W04+	8.6	6.6	5.0
Total	100.1	100.0	99.9

Table A.4

Distribution of Couples According to Service Branch and Pay Grade, Percentage of Couples in Each Service Branch (N=18,422)

	Army	Navy	Marine Corps	Air Force
E01-E04	27.0	19.6	35.4	29.9
E05-E06	37.2	47.8	36.9	36.9
E07-E09	16.9	16.3	12.4	11.8
O01-O03	10.5	8.8	10.1	11.9
O04+ /W04+	8.3	7.5	5.2	9.4
Total	99.9	100.0	100.0	99.9

Table A.5

Member-Spouse Discrepancy Scores on Factual Items, Mean Differences and Effect Size of Differences

Variable description	N	SE of difference	t-statistic	Significance	Mean difference	Effect size
Number of member PCS moves	17,887	0.02	78.06	0.00	1.19	0.58
Number of spouse PCS moves	17,823	0.01	21.23	0.00	0.21	0.16
Years married	17,971	0.02	19.66	0.00	0.30	0.15
Number of all dependents under 5 years	18,422	0.01	-14.13	0.00	-0.07	0.10
Number of all dependents under 23 years	18,422	1.11	-13.82	0.00	-0.11	0.10
Months at present post	17,860	0.32	-10.59	0.00	-3.34	0.08
Months separated in past year	17,582	0.02	-6.44	0.00	-0.06	0.05
How much paid for child care in last month	6,404	1.35	3.24	0.00	4.37	0.04

Table A.6

Percentage Agreement Between Member and Spouse on Factual Items

Description	Agreement	Strength of association
Spouse living with member	96.02%	0.69528
DoD school attendance	92.16%	0.6791
Handicapped children	92.14%	0.48334
Type of housing	92.09%	0.85892
Government pay for spouse/dependents	87.67%	0.66088
Care for youngest child on-base	59.56%	0.52167
Child care for youngest	56.13%	0.40559
Months separated due to military job	53.74%	0.4094
Care for youngest child off-base	47.14%	0.44533

Note. The strength of association was calculated from contingency table analyses.

If the table was symmetrical, Cohen's Kappa was used; otherwise the eta coefficient indicated strength of association.

Table A.7

Couple Discrepancies on Selected Satisfaction and Stress Items, Mean Differences and Effect Sizes

Variable description	N	SE of diff	t-statistic	Signif	Mean diff (adjusted)	Effect size
Stress of military job	17,948	0.012	-33.08	0.0001	0.39	0.25
Stress of PCS moves	17,686	0.013	30.51	0.00	-0.40	0.23
Overall perceived stress	18,422	0.007	29.26	0.00	-0.22	0.22
Stress of separation from family	17,812	0.013	26.76	0.00	-0.35	0.20
Civilian housing at current location	13,961	0.006	19.4	0.000	0.11	0.16
Perceived problems at current location	6,679	0.01	13.07	0.000	-0.13	0.16
Military housing at current location	8,931	0.009	12.73	0.000	0.12	0.13

Note. The values were adjusted so that a negative mean difference always indicates that the spouse is less satisfied/more stressed compared with the member.

Table A.8

Discrepancy Between Member and Spouse on Use of MWR Services and Family Programs

Variable description	N	SE of diff	t-statistic	Signif	Mean difference	Effect size
Recreation programs	18,422	0.027	24.68	0.000	0.67	0.18
Shopping services	18,422	0.006	3.58	0.000	0.02	0.03
Crisis family services	17,648	0.008	5.98	0.000	0.05	0.05
Preventive family services	17,815	0.018	5.98	0.000	0.11	0.04
Supportive family services	17,710	0.008	-5.93	0.000	-0.04	0.04

Table A.9

Member-Spouse Discrepancy on Attitudes Toward MWR Services and Family Programs (Importance and Satisfaction)

Variable description	N	SE of diff	t-statistic	Signif	Mean difference	Effect size
Recreation programs (impt)	17,588	0.006	9.97	0.000	0.06	0.08
Shopping services (impt)	17,603	0.006	13.26	0.000	0.08	0.10
Crisis services (sat)	357	0.075	-4.08	0.000	-0.31	0.22
Preventive services (sat)	14,126	0.008	-16.31	0.000	-0.14	0.14
Supportive services (sat)	2,447	0.024	1.37	0.172	0.03	0.03

Table A.10

Summary of Regression Analyses Predicting Member, Spouse, and Couple Satisfaction with Military Life From Member and Spouse Use of MWR and Family Services Betas, Sample Sizes, and Final R^2 Values

		Member satisfaction	Spouse satisfaction	Couple satisfaction
Predictor (independent) variables				
Block 1, step 1: controlling for family type (betas)	Dual military status	-0.01	0.00	-0.01
	Civilian husband status	-0.01	-0.06	-0.05
Block 1, step 2: controlling for Service branch (betas)	Air Force	-0.03	0.03	0.00
	Navy	-0.02	-0.03	-0.04
	Army	-0.03	-0.05	-0.05
Block 1, step 3: controlling for pay grade (betas)	Pay grade	0.16	0.11	0.17
Block 2, step 1: member use of recreation & commissary/main exchange services (betas)	Recreational services	0.07	0.06	0.09
	Commissary/main exchange	0.00	0.01	0.01
Block 2, step 2: member use of family services (betas)	Crisis services	-0.01	0.00	-0.01
	Preventive services	-0.03	-0.01	-0.03
	Supportive services	-0.01	-0.04	-0.03
Block 3, step 1: spouse use of recreation and commissary/ main exchange services (betas)	Recreational services	0.02	0.08	0.06
	Commissary/main exchange	0.00	0.00	0.00
Block 3, step 2: spouse use of family services (betas)	Crisis services	0.00	0.00	0.00
	Preventive services	-0.02	-0.01	-0.02
	Supportive services	-0.01	-0.02	-0.02
Final equation	R^2	0.032	0.028	0.044
	Sample size (n of couples)	15,109	15,115	15,030

Table A.11

Summary of Regression Analyses Predicting Member, Spouse, and Couple Satisfaction with Military Life From Couple Discrepancies in Use of MWR and Family Services Betas, Sample Sizes, and Final R^2 Values

		Member satisfaction	Spouse satisfaction	Couple satisfaction
Block 1, step 1: controlling for family type (betas)	Dual military status	-0.01	0.00	-0.01
	Civilian husband status	-0.01	-0.06	-0.05
Block 1, step 2: controlling for Service branch (betas)	Air Force	-0.03	0.03	0.00
	Navy	-0.02	-0.03	-0.04
	Army	-0.03	-0.05	-0.05
Block 1, step 3: controlling for pay grade (betas)	Pay grade	0.16	0.11	0.17
Block 2, step 1: couple discrepancy in use of recreation & commissary/main exchange services (betas)	Recreational services	0.02	-0.02	0.00
	Commissary/ main exchange	0.00	0.00	0.00
Block 2, step 2: couple discrepancy in use of family services (betas)	Crisis services	0.00	0.01	0.01
	Preventive services	-0.02	-0.01	-0.02
	Supportive services	0.00	-0.01	0.00
Final equation	R^2	0.03	0.02	0.04
	Sample size (n of couples)	15,109	15,115	15,030

Table A.12

Comparison of Member-Spouse Correlations on ODS/S Attitudes, for Total Sample and Service Branch

Spouse attitudes	Total sample	Army	Navy	Marine Corps	Air Force
Composite spouse attitudes	0.16	0.12	0.19	0.27	0.13
Support	0.13	0.14	0.15	0.14	0.07
Living problems	0.11	0.01	0.21	0.20	0.14
Communication	0.05	0.09	-0.01	0.10	0.01
Spouse upset	0.07	0.07	0.08	0.18	0.02
ODS/S stress	0.06	0.02	0.12	0.01	0.07
Spouse attitudes	Total sample	Traditional	Civilian husband	Dual military	
Composite spouse attitudes	0.16	0.14	0.20	0.28	

Table A.13

Summary of Regression Equations Predicting Retention, Morale, Unit Confidence, and Unit Combat Readiness From Couple Discrepancy Scores (Bidirectional), Changes in R^2 and Final R^2

	Sample size (n of couples)	Block #1	Block #2	Block #3	Block #3	Block #3	Final R^2
		Couple discrepancy	Couple discrepancy attitudes toward military life	Controlling for family (Step #1)	Controlling for service (Step #2)	Controlling for pay grade (Step #3)	
Retention (enlisted)	10,823	0.013	0.004	0.001	0.009	0.105	0.13
Retention (officer)	2,881	0.009	0.001	0.002	0.001	0.017	0.03
Morale	13,966	0.047	0.008	0.003	0.011	0.035	0.11
Unit confidence	10,522	0.023	0.000	0.005	0.047	0.051	0.13
Unit combat readiness	10,503	0.016	0.000	0.004	0.056	0.019	0.10

Table A.14

Regression Analyses Predicting Member Retention, Morale, Unit Confidence, and Unit Combat Readiness from Couple Discrepancy Scores (Bidirectional), Betas, Sample Sizes, and Final R^2 Values

	Retention (enlisted)	Retention (officer)	Morale	Unit confidence	Unit combat readiness
Block 1: couple discrepancy satisfaction & stress					
Overall satisfaction					
Overall satisfaction	0.11	0.09	0.20	0.14	0.12
Perceived stress	0.01	0.03	0.09	0.07	0.04
Block 2: couple discrepancy attitudes to military life					
Pay & allowances					
Pay & allowances	0.02	0.00	-0.06	0.01	-0.02
Support for families	-0.06	-0.02	-0.08	0.00	0.01
PCS move frequency	-0.03	-0.03	0.01	0.02	0.00
Block 3, step 1: controlling for family (betas)					
Dual military status					
Dual military status	-0.03	-0.03	-0.05	-0.06	-0.05
Civilian husband status	-0.03	-0.03	-0.03	-0.05	-0.05
Block 3, step 2: controlling for Service (betas)					
Air Force					
Air Force	0.13	-0.05	-0.13	-0.06	-0.07
Navy	0.08	-0.06	-0.06	-0.03	-0.06
Army	0.04	-0.05	-0.16	-0.26	-0.29
Block 3, step 3: controlling for pay grade (betas)					
Pay grade					
Pay grade	0.33	0.13	0.19	0.23	0.14
Final equation					
R^2					
R^2	0.13	0.03	0.11	0.13	0.10
Sample size (n of couples)	10,823	2,881	13,966	10,522	10,503

Table A.15

Differences in Enlisted Retention Scores by Military Satisfaction Couple Types and Family Type (n=14,058)

	Traditional couple	Civilian husband	Dual military	Main effects of couple satisfaction typology				Main effects of family type				Interaction effects: satisfaction typology by family type				Multiple R ²
				F-value	Signif	Beta	F-value	Signif	Beta	F-value	Signif	F-value	Signif	Beta	F-value	
Both dissatisfied	3.41	3.14	3.20	667.4	0.0000	0.36	14.28	0.0000	0.04	1.534	0.162					0.128
Member satisfied/ spouse dissatisfied	4.49	4.37	4.27													
Spouse satisfied/ member dissatisfied	4.09	3.85	3.86													
Both satisfied	4.61	4.45	4.70													

Note. Post hoc comparisons of mean differences using the Scheffé test indicate significant differences between all four couple typologies.

Table A.16

Differences in Officer Retention Scores by Military Satisfaction Couple Types and Family Type (n=3,263)

	Traditional couple	Civilian husband	Dual military	Main effects of couple satisfaction typology				Main effects of family type				Interaction effects: satisfaction typology by family type				Multiple R ²
				F-value	Signif	Beta	F-value	Signif	Beta	F-value	Signif	F-value	Signif	Beta	F-value	
Both dissatisfied	3.61	3.14	3.22	118.8	0.0000	0.32	2.194	0.1120	0.04	1.039	0.398					0.102
Member satisfied/ spouse dissatisfied	4.53	4.60	4.52													
Spouse satisfied/ member dissatisfied	4.14	3.89	4.00													
Both satisfied	4.65	4.63	4.56													

Note. Post hoc comparisons of mean differences using the Scheffe test indicate significant differences between three of the four couple typologies. There was no significant difference between "member satisfied/spouse dissatisfied" and "both satisfied."

Table A.17

Differences in Spouse Retention Scores by Military Satisfaction Couple Types and Family Type (n=17,526)

	Traditional couple	Civilian husband	Dual military	Main effects of couple satisfaction typology			Main effects of family type			Interaction effects: satisfaction typology by family type			Multiple R ²
				F-value	Signif	Beta	F-value	Signif	Beta	F-value	Signif	Beta	
Both dissatisfied	2.17	2.09	2.08	846.7	0.0000	0.36	7.636	0.0000	0.03	1.436	0.196	0.13	
Member satisfied/ spouse dissatisfied	2.43	2.38	2.44										
Spouse satisfied/ member dissatisfied	2.62	2.56	2.62										
Both satisfied	2.66	2.63	2.65										

Note. Post hoc comparisons of mean differences using the Scheffé test indicate significant differences between all four couple typologies.



1992 Department of Defense Survey of Enlisted Personnel

The Department of Defense is conducting a survey of military personnel from the Army, Navy, Marine Corps and Air Force. You have been selected to participate in this important survey. Please read the instructions before you begin the survey.

PRIVACY NOTICE

AUTHORITY: 10 U.S.C. 136

PRINCIPAL PURPOSE OR PURPOSES: Information collected in this survey is used to sample attitudes and/or discern perceptions of social problems observed by service members and to support additional manpower research activities. This information will assist in the formulation of policies which may be needed to improve the working environment.

ROUTINE USES: None

DISCLOSURE: Voluntary. Failure to respond will not result in any penalty to the respondent. However, maximum participation is encouraged so that the data will be complete and representative. Your survey instrument will be treated as confidential. All identifiable information will be used only by persons engaged in, and for the purposes of, the survey. Only group statistics will be reported.

OFFICE USE ONLY

- PND
- NR
- R
- NE

MILITARY INFORMATION

II PRESENT AND PAST LOCATIONS

1. In what Service are you? Mark One.

- Army
- Navy
- Marine Corps
- Air Force

2. Are you currently assigned to a ship as your permanent duty station? Mark One.

- Yes
- No

3. What is your pay grade? Mark One.

- E1
- E2
- E3
- E4
- E5
- E6
- E7
- E8
- E9

4. In which enlistment period are you serving? If you received an EXTENSION to your current enlistment period, do not count this as a new enlistment period. Mark One.

- 1st
- 2nd
- 3rd
- 4th
- 5th or more

5. How soon will you complete your current enlistment INCLUDING ANY EXTENSIONS YOU HAVE NOW? Mark One.

- Less than 3 months
- 3 months but less than 6 months
- 6 months but less than 9 months
- 9 months but less than 12 months
- 1 year but less than 2 years
- 2 years but less than 3 years
- At least 3 years or more

6. Were you deployed for Operation Desert Shield/Desert Storm? Mark One.

- No
- Yes, for less than 3 months
- Yes, for 3 months or more but less than 6 months
- Yes, for 6 months or more but less than 9 months
- Yes, for 9 months or more

7. As of today, how many months have you been assigned to your present permanent post, base, ship or duty station? Please include any extensions you may have had.

- Less than one month

- Record the number of months in the boxes.

(For example, if your answer is 35 months, enter 035.)

- Mark the matching circle below each box.

Number Months		
0	0	0
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9

8. How much longer do you expect to be at your present permanent post, base, ship or duty station?

- Does not apply, I do not have a specified tour length.
- Less than one month
- Not sure

- Record the number of months in the boxes.

Number Months		
0	0	0
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9

- Mark the matching circle below each box.

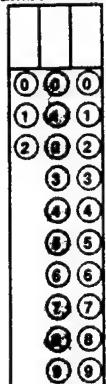
9. If you had the option of extending your tour at your present permanent post, base, ship or duty station, how much longer would you stay there? Mark One.

- Does not apply, I do not have a specified tour length.
- I would not extend my current tour
- Stay 3 months beyond my tour
- Stay 6 months beyond my tour
- Stay 12 months beyond my tour
- Stay 18 months beyond my tour
- Stay 24 or more months beyond my tour

10. In all the time you have been on active duty, how many months have you spent at an overseas location? NAVY AND MARINE CORPS PERSONNEL: Please count total time assigned both ashore and to ships homeported at overseas locations, including extended TDYs and schools.

No time at an overseas location

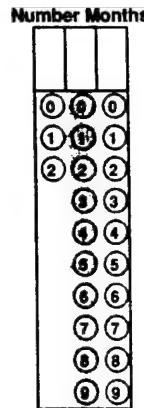
Number Months



11. FOR NAVY AND MARINE CORPS PERSONNEL ONLY:

In all the time you have been on active duty, how many months have you been on sea duty?

No time on sea duty



12. THINK ABOUT YOUR PCS MOVE TO YOUR CURRENT PERMANENT POST, BASE, SHIP OR DUTY STATION. Answer even if this is your first assignment.

For each item below, mark if it was:

- Adjusting to a higher cost of living
- Temporary lodging expenses
- Costs of setting up new residence, e.g., curtains, carpeting, paint
- Costs of selling/moving from old residence
- Transportation costs incurred during the move
- Finding off-duty employment for yourself
- Finding civilian employment for your spouse or dependents
- Continuing your education
- Continuing spouse/dependent education
- Transferability of college credits
- Finding permanent housing
- Finding shopping areas, recreational facilities, etc.
- Finding dependent dental care
- Finding dependent medical care
- Finding child care
- Military treatment of dual-Service couples
- Children adjusting to new environment
- Spouse adjusting to new environment
- Adjusting yourself to new environment

	Serious Problem	Somewhat of a Problem	Slight Problem	Not a Problem	Does Not Apply	Don't Know
Adjusting to a higher cost of living	<input type="radio"/>					
Temporary lodging expenses	<input type="radio"/>					
Costs of setting up new residence, e.g., curtains, carpeting, paint	<input type="radio"/>					
Costs of selling/moving from old residence	<input type="radio"/>					
Transportation costs incurred during the move	<input type="radio"/>					
Finding off-duty employment for yourself	<input type="radio"/>					
Finding civilian employment for your spouse or dependents	<input type="radio"/>					
Continuing your education	<input type="radio"/>					
Continuing spouse/dependent education	<input type="radio"/>					
Transferability of college credits	<input type="radio"/>					
Finding permanent housing	<input type="radio"/>					
Finding shopping areas, recreational facilities, etc.	<input type="radio"/>					
Finding dependent dental care	<input type="radio"/>					
Finding dependent medical care	<input type="radio"/>					
Finding child care	<input type="radio"/>					
Military treatment of dual-Service couples	<input type="radio"/>					
Children adjusting to new environment	<input type="radio"/>					
Spouse adjusting to new environment	<input type="radio"/>					
Adjusting yourself to new environment	<input type="radio"/>					

13. At your permanent post, base, ship or duty station, what type of housing do you live in?

- Base/government housing (include BEQ, BOQ, MOQ, Transient Personnel Billeting, Barracks)
- Leased by the military for Service families
- Owned or being bought by you or someone in your household
- Rented for cash
- Owned by someone else and let without payment of cash rent
- Live on-board a Navy ship
- Navy lodge

14. If you are presently deployed/TDY, what kind of housing do you live in?

- Does not apply, I am not deployed/TDY
- Base/government housing (include BEQ, BOQ, MOQ, Transient Personnel Billeting, Barracks)
- Leased by the military for Service families
- Owned or being bought by you or someone in your household
- Rented for cash
- Owned by someone else and let without payment of cash rent
- Live on-board a Navy ship
- Navy lodge

15. THE NEXT QUESTION IS ABOUT YOUR FEELINGS ABOUT THE PERMANENT LOCATION WHERE YOU LIVE. If you live on base, answer for that base. If you live off-base, answer for that community.

Please mark each item below as:

LOCATION CHARACTERISTICS

	Excellent	Good	Fair	Poor	Very Poor	Does Not Apply	Don't Know
Climate	<input type="radio"/>						
Distance to population centers	<input type="radio"/>						
Family's ability to handle cost of living	<input type="radio"/>						
Availability of military housing	<input type="radio"/>						
Quality of military housing	<input type="radio"/>						
Availability of civilian housing	<input type="radio"/>						
Quality of civilian housing	<input type="radio"/>						
Affordability of civilian housing	<input type="radio"/>						
Attitudes of local residents toward military members and families	<input type="radio"/>						
Availability of Federal employment for spouse or dependents	<input type="radio"/>						
Availability of other civilian employment for self, spouse or dependents	<input type="radio"/>						
Quality of schools for dependents	<input type="radio"/>						
Availability of medical care for you	<input type="radio"/>						
Quality of medical care for you	<input type="radio"/>						
Availability of medical care for spouse or dependents	<input type="radio"/>						
Quality of medical care for spouse or dependents	<input type="radio"/>						
Availability of a good house of worship	<input type="radio"/>						

16. HOW MUCH OF A PROBLEM IS EACH OF THE FOLLOWING AT THE LOCATION WHERE YOU PERMANENTLY LIVE? If you live on-base, answer for the base. If you live off-base, answer for that community. If you live onboard ship, answer for your ship. If you live in an on-station operational location, answer for that location.

For each item below, mark if it is:

	Serious Problem	Somewhat of a Problem	Slight Problem	Not a Problem	Don't Know
Drug use	<input type="radio"/>				
Alcohol use	<input type="radio"/>				
Crime	<input type="radio"/>				
Racial tension	<input type="radio"/>				
Child abuse	<input type="radio"/>				
Spouse abuse	<input type="radio"/>				
Other family violence	<input type="radio"/>				
Juvenile delinquency	<input type="radio"/>				
Rape	<input type="radio"/>				
Gang activity	<input type="radio"/>				
Pornography	<input type="radio"/>				

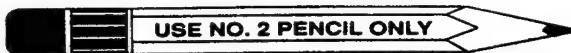
17. In all the time you've been on active duty, how many times did your spouse/dependents move to a new location because of your permanent change of station (PCS)?

Does not apply, I don't have any spouse/dependents

<input type="radio"/> 0	<input type="radio"/> 6
<input type="radio"/> 1	<input type="radio"/> 7
<input type="radio"/> 2	<input type="radio"/> 8
<input type="radio"/> 3	<input type="radio"/> 9
<input type="radio"/> 4	<input type="radio"/> 10 or more
<input type="radio"/> 5	

18. In all the time you have been on active duty, how many times did you move to a new location because of your permanent change of station (PCS)? Do not count permanent change of assignment (PCA).

<input type="radio"/> 0	<input type="radio"/> 6
<input type="radio"/> 1	<input type="radio"/> 7
<input type="radio"/> 2	<input type="radio"/> 8
<input type="radio"/> 3	<input type="radio"/> 9
<input type="radio"/> 4	<input type="radio"/> 10 or more
<input type="radio"/> 5	



19. If your spouse is in the military, are you presently assigned to the same permanent base or geographic location as your spouse?

- Does not apply, I do not have a spouse (GO TO Q21)
- Does not apply, my spouse is not in the military (GO TO Q21)
- Yes
- No, but I expect my spouse will be assigned to this location soon
- No, but I expect to be assigned to my spouse's location soon
- No, we were unable to get assigned to the same location
- No, for other reasons

20. If future assignments require long separations from your spouse, what will you do?

- Does not apply, I already plan to leave the Service
- Does not apply, my spouse already plans to leave the Service
- I will accept them
- I will leave the Service
- My spouse will leave the Service

21. Listed below are some reasons why military members sometimes find it difficult to respond very quickly to a recall/alert or to a change in work schedule. Have you experienced any of these within the past 12 months? Mark ALL that apply.

- Does not apply, I have not had recall/alert or change in work schedule
- Does not apply, have not had problems
- Dependent care considerations
- Personal health problems other than pregnancy
- Pregnancy
- Family health problem
- Second job
- Transportation arrangements
- Difficult to reach by telephone during off-duty hours
- Distance to duty station
- Attending school during off-duty hours
- Other reason

22. If you were deployed for Operation Desert Shield/Desert Storm, what kinds of problems did you have responding?

- Does not apply, I was not deployed
- Dependent care considerations
- Personal health problems other than pregnancy
- Pregnancy
- Family health problem
- Second job
- Attending school during off-duty hours
- Other problem
- Does not apply, I had no problems

III REENLISTMENT/CAREER INTENT

23. When you finally leave the military, how many total years of service do you expect to have?

No. of Years
0
1
2
3
4
5
6
7
8
9
10

24. When you finally leave the military, what pay grade do you think you will have? Mark One.

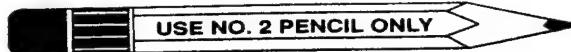
Enlisted Grades	Warrant Grades	Officer Grades
<input type="radio"/> E1	<input type="radio"/> E6	<input type="radio"/> O1
<input type="radio"/> E2	<input type="radio"/> E7	<input type="radio"/> O2
<input type="radio"/> E3	<input type="radio"/> E8	<input type="radio"/> O3
<input type="radio"/> E4	<input type="radio"/> E9	<input type="radio"/> O4
<input type="radio"/> E5	<input type="radio"/> W5	<input type="radio"/> O5
		or
		<input type="radio"/> O6
		<input type="radio"/> O7 or
		<input type="radio"/> above

25. When you finally leave the military, do you plan to join a National Guard or Reserve unit? Mark One.

- Does not apply, I am already a member
- Definitely yes
- Probably yes
- Don't know/Not sure
- Probably no
- Definitely no
- Does not apply, I am not eligible to join

26. If you had the freedom to select another career field or leave the Service next month, which of the following would you choose? Mark One.

- Select a totally new military specialty/occupation
- Leave the Service
- Remain in Service in current career field
- Return to a previous military specialty/occupation



27. How likely are you to reenlist at the end of your current term of service? Assume that all special pays which you currently receive are still available. Mark One.

- Does not apply, I plan to retire
- Does not apply, I plan to leave the Service

- (0 in 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain

- Don't know

28. How much influence does your spouse have on your decision about reenlisting at the end of your current term of service?

- Does not apply, I am not married (GO TO Q30)
- A good deal of influence
- A little influence
- No influence

29. Has your spouse's support for your decision about reenlisting changed in the past year?

- Yes, increased
- Yes, decreased
- No, has not changed

30. If you were guaranteed a choice of location for your next tour, how likely would you be to reenlist at the end of your current term? Assume that all special pays which you currently receive are still available. Mark One.

- Does not apply, I plan to retire
- Does not apply, I plan to leave the Service

- (0 in 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain

- Don't know

31. If you were guaranteed a promotion to the next higher pay grade, how likely would you be to reenlist at the end of your current term? Assume that all special pays which you currently receive are still available. Mark One.

- Does not apply, I plan to retire
- Does not apply, I plan to leave the Service
- Does not apply, I do not expect any more promotions

- (0 in 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain

- Don't know

32. If you were guaranteed retraining in a skill with better career opportunities than your current one, how likely would you be to reenlist at the end of your current term? Assume that all special pays which you currently receive are still available. Mark One.

- Does not apply, I do not wish to retrain into another skill
- Does not apply, I plan to retire
- Does not apply, I plan to leave the Service

- (0 in 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain

- Don't know

IV. INDIVIDUAL AND FAMILY CHARACTERISTICS

33. Are you male or female?

- Male
- Female

34. How old were you on your last birthday?

Age Last Birthday

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	
8	
9	

35. Where were you born?

- In the United States
- Outside the United States to military parents
- Outside the United States to non-military parents

36. Are you:

- American Indian/Alaskan Native
- Black/Negro/African-American
- Oriental/Asian/Chinese/Japanese/Korean/Filipino/Pacific Islander
- White/Caucasian
- Other (specify):

37. Are you of Spanish/Hispanic origin or descent?

- No (not Spanish/Hispanic)
- Yes, Mexican/Mexican-American/Chicano
- Yes, Puerto Rican
- Yes, Cuban
- Yes, Central or South American
- Yes, other Spanish/Hispanic

38. Are you currently pregnant?

- Does not apply
- Yes
- No

39. When you FIRST ENTERED ACTIVE SERVICE, what was the highest school grade or academic degree that you had? DO NOT INCLUDE DEGREES FROM TECHNICAL/TRADE OR VOCATIONAL SCHOOLS. Mark One.

- Less than 12 years of school (no diploma)
- GED or other high school equivalency certificate
- High school diploma
- Some college, but did not graduate
- 2-year college degree
- 4-year college degree (BA/BS)
- Some graduate school
- Master's degree (MA/MS)
- Doctoral degree (PhD/MD/LLB)
- Other degree not listed above

40. AS OF TODAY, what is the highest school grade or academic degree that you have? DO NOT INCLUDE DEGREES FROM TECHNICAL/TRADE OR VOCATIONAL SCHOOLS. Mark One.

- Less than 12 years of school (no diploma)
- GED or other high school equivalency certificate
- High school diploma
- Some college, but did not graduate
- 2-year college degree
- 4-year college degree (BA/BS)
- Some graduate school
- Master's degree (MA/MS)
- Doctoral degree (PhD/MD/LLB)
- Other degree not listed above

41. If you attended (or are now attending) college, what kind of school was/is it? Mark ALL that apply.

- Does not apply, I do/did not attend college
- Vocational/trade/business, or other career training school
- Junior or community college (2-year)
- Four-year college or university
- Graduate/professional school
- Specialized Service Career School or Professional Military Education Institution
- Other

42. During 1991, did you attend a civilian school?

- No, was not interested in attending
- No, could not get tuition assistance for the program I wanted
- No, due to conflict with work schedule
- No, for personal reasons
- Yes, attended at own expense
- Yes, attended at Service expense
- Yes, attended partially at Service expense, partially at own expense

43. Which of the following Educational Assistance Programs are you eligible to receive benefits under?

Mark ALL that apply.

- The Montgomery GI Bill (MGIB)
- The Veterans Educational Assistance Program (VEAP)
- Vietnam Era GI Bill (converted to MGIB)
- Educational Assistance Test Program (EATP)
- I am not eligible under any of these programs
- I don't know if I am eligible under any of these programs

44. What is the highest grade or year of regular school or college that your MOTHER (or FEMALE GUARDIAN) and FATHER (or MALE GUARDIAN) have completed and gotten credit for? Mark your best estimate.

ELEMENTARY GRADES MOTHER FATHER

2nd	<input type="radio"/>	<input checked="" type="radio"/>
3rd	<input type="radio"/>	<input checked="" type="radio"/>
4th	<input type="radio"/>	<input checked="" type="radio"/>
5th	<input type="radio"/>	<input checked="" type="radio"/>
6th	<input type="radio"/>	<input checked="" type="radio"/>
7th	<input type="radio"/>	<input checked="" type="radio"/>
8th	<input type="radio"/>	<input checked="" type="radio"/>

HIGH SCHOOL GRADES

9th	<input type="radio"/>	<input checked="" type="radio"/>
10th	<input type="radio"/>	<input checked="" type="radio"/>
11th	<input type="radio"/>	<input checked="" type="radio"/>
12th (include GED)	<input type="radio"/>	<input checked="" type="radio"/>

COLLEGE (YRS OF CREDIT)

1	<input type="radio"/>	<input checked="" type="radio"/>
2	<input type="radio"/>	<input checked="" type="radio"/>
3	<input type="radio"/>	<input checked="" type="radio"/>
4	<input type="radio"/>	<input checked="" type="radio"/>
5	<input type="radio"/>	<input checked="" type="radio"/>
6	<input type="radio"/>	<input checked="" type="radio"/>
7	<input type="radio"/>	<input checked="" type="radio"/>
8 or more	<input type="radio"/>	<input checked="" type="radio"/>

Don't Know/Unsure

45. What is your current marital status? Mark only one answer.

- Married for the first time Widowed (GO TO Q52)
- Remarried Divorced (GO TO Q52)
- Separated Never Married (GO TO Q59)

46. Is your spouse currently serving on active duty in the Armed Forces or in the Reserve/Guard?

- No

- Yes, in a Reserve/Guard Component

Yes, on active duty in the:

- Army Marine Corps
- Navy Air Force

47. Is your spouse currently living with you at your present permanent post, base or duty station?

- Yes

- No

48. Is your spouse currently living on or near a military base?

- Yes
- No

49. When were you and your current spouse married?

50. How well do you and your current spouse agree upon his/her career plans?

- Very well
- Well
- Fairly well
- Not well at all

51. How well do you and your current spouse agree on your career plans?

- Very well
- Well
- Fairly well
- Not well at all

52. How many times have you been married? (Include your present marriage).

- One
- Two
- Three
- Four
- Five or more

53. Did any of these marriages end in divorce?

- Yes
- No (GO TO Q59)

54. Did any of these divorces occur while on active duty?

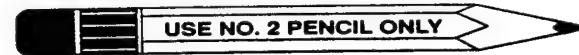
- Yes
- No (GO TO Q59)

55. How many times have you been divorced while on active duty?

- One
- Two
- Three
- Four
- Five or more

56. Did the court consider your retirement pay to be part of any divorce settlement? Mark ALL that apply.

- Yes, child support payments
- Yes, alimony payments
- Yes, community property payments
- No, my spouse received other property to offset interest in retirement
- No, it's all payable to me



57. To what extent has any divorce settlement influenced your decision to stay in the military until retirement?

- Very great extent
- Great extent
- Moderate extent
- Slight extent
- Not at all

58. To what extent do you feel that your serving in the military contributed to any divorce?

- Very great extent
- Great extent
- Moderate extent
- Slight extent
- Not at all

V. DEPENDENTS

59. How many dependents do you have in each age group?

Do not include yourself or your spouse. For the purpose of this question, a dependent is anyone related to you by blood, marriage, or adoption, and who depends on you for over half their support.

- Does not apply, I have no dependents (GO TO Q77)

Number of Dependents

<u>Age of dependent</u>	<u>None</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5 or more</u>
Under 1 year	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
1 year to under 2 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2-5 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6-13 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14-22 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
23-64 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
65 years or over	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

60. How many dependents in Question 59 do you have in each of the following age groups who currently live with you at your permanent post, base or duty station?

Do not include yourself or your spouse.

Number of Dependents

<u>Age of dependent</u>	<u>None</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5 or more</u>
Under 1 year	<input type="radio"/>					
1 year to under 2 years	<input type="radio"/>					
2-5 years	<input type="radio"/>					
6-13 years	<input type="radio"/>					
14-22 years	<input type="radio"/>					
23-64 years	<input type="radio"/>					
65 years or over	<input type="radio"/>					

61. If you have dependent children in Question 59 who do not currently live with you at your permanent post, base or duty station, with whom do these dependents live? Mark ALL that apply.

- Does not apply (GO TO Q63)

- Spouse
- Ex-spouse
- Grandmother
- Grandfather

- Other relative
- Friend
- School
- Other (specify): _____

62. Do you give child support to the person(s) your children live with?

- Yes
- No

63. How many of your dependent children have you adopted?

- None
- Three
- One
- Four or more
- Two

64. If you are a single-parent or a military member married to a military member, do you have a military family care plan?

- Does not apply
- No
- Yes

65. Are arrangements for your dependent children realistically workable for each of the following situations? Mark one category for each item.

- Not applicable, my children do not live with me.

Yes Probably No

Short-term emergency situation such as a mobility exercise	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Long-term situation such as a unit deployment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Evacuation due to conflict or wartime situation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

66. Who took care of your dependent children during your longest TDY/deployment in the past 12 months? Mark ALL that apply.

- Does not apply, have not been on TDY or deployed (GO TO Q68)
- Does not apply, my children did not live with me at the time (GO TO Q68)
- Child took care of his/herself
- Spouse or ex-spouse
- Immediate family member (e.g. grandparent, brother or sister)
- Other family member
- Friend or neighbor
- Public or private agency
- Other person(s) (specify): _____

67. How satisfied are you with the care your child(ren) received in your absence?

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

IF YOU HAVE NO CHILDREN UNDER AGE 15 WHO USUALLY LIVE WITH YOU OR DO NOT USUALLY USE CHILD CARE SERVICES, GO TO Q73.

68. During the last month, who usually took care of your youngest or only child while you and/or your spouse worked, looked for work, or was in school? Mark the arrangement in which the child spent the most hours.

- My spouse or I did
- Child's brother/sister over age 15
- Child's brother/sister under age 15
- Child's grandparent
- Other relative of child
- Child cares for self
- Nonrelative
- Child was in school or day care

69. Where was your youngest or only child usually cared for under this arrangement? Mark One.

	On Base	Off Base
Child was in nursery or preschool	<input type="radio"/>	<input type="radio"/>
Child was in elementary or secondary school	<input type="radio"/>	<input type="radio"/>
Child Development Center/Day Care Center	<input type="radio"/>	<input type="radio"/>
Child's home	<input type="radio"/>	<input type="radio"/>
Licensed family day care home	<input type="radio"/>	<input type="radio"/>
Other private home (not licensed)	<input type="radio"/>	<input type="radio"/>
Other place	<input type="radio"/>	<input type="radio"/>

70. How many hours a week was your youngest or only child usually cared for under this arrangement?

Hours a Week		
	1	2
0	<input type="radio"/>	<input type="radio"/>
1	<input type="radio"/>	<input type="radio"/>
2	<input type="radio"/>	<input type="radio"/>
3	<input type="radio"/>	<input type="radio"/>
4	<input type="radio"/>	<input type="radio"/>
5	<input type="radio"/>	<input type="radio"/>
6	<input type="radio"/>	<input type="radio"/>
7	<input type="radio"/>	<input type="radio"/>
8	<input type="radio"/>	<input type="radio"/>
9	<input type="radio"/>	<input type="radio"/>

71. How much did you pay for child care during the last month for your youngest or only child?

Dollars per Month

\$	1	2	3
0	0	0	0
1	1	1	1
2	2	1	2
3	3	1	3
4	4	1	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	9	9	9

72. What was the one most important reason for choosing the type of child care arrangement used?

- Prefer family
- Availability
- Cost
- Trust in caregiver
- Convenient hours
- Convenient location
- Other (specify):
- Quality

73. Do any of your children attend a Department of Defense school?

- No (GO TO Q75)
- Yes, attending an overseas school
- Yes, attending a CONUS Section VI school
- Don't know (GO TO Q75)

74. If yes, how satisfied are you with the quality of education your child(ren) receive in the DoD school?

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

75. Are any of your dependents physically, emotionally, or intellectually handicapped requiring specialized treatment or care?

- No
- Yes, temporarily
- Yes, permanently

76. Are any of your dependents elderly (over 65 years old)?

- No
- Yes

77. Do you have elderly relatives for whom you have responsibility even if they are not your legal dependent(s)?

- No
- Yes

78. Are you currently in the process of adopting a child?

- No
- Yes

79. Here is a list of feelings or worries some military members have about their family (spouse, children, parents) when they are away on assignment, TDY or deployment. How often did or would you worry about each of the following when you are away?

Does not apply, I do not have any family (GO TO Q82)

	Very Seldom or Never	Seldom	Sometimes	Often	Very Often or Always	Does Not Apply
Your family's ability to get car or household repairs done	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your child(ren)'s health and well-being	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your family's safety in general	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

80. How well did or would your spouse take care of the following in your absence?

Does not apply, I do not have a spouse

	Very Well	Well	Neither Well nor Poorly	Poorly	Very Poorly	Does Not Apply	Don't Know
Child care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family member's health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Evacuation of family members	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

81. In the past year, how many months were you completely separated from your spouse or dependents because of your military assignment? Include TDY's, remotes, deployments, schools, etc.

Does not apply, I do not have a spouse or dependents

<input type="radio"/> None	<input type="radio"/> 6 months
<input type="radio"/> Less than 1 month	<input type="radio"/> 7 months
<input type="radio"/> 1 month	<input type="radio"/> 8 months
<input type="radio"/> 2 months	<input type="radio"/> 9 months
<input type="radio"/> 3 months	<input type="radio"/> 10 months
<input type="radio"/> 4 months	<input type="radio"/> 11 months
<input type="radio"/> 5 months	<input type="radio"/> 12 months

82. In your total military career, how many months were you completely separated from your spouse or dependents because of your military assignments? Include TDY, remotes, deployment, schools, etc.

Does not apply, no spouse or dependents during military career

<input type="radio"/> None
<input type="radio"/> Less than 3 months
<input type="radio"/> 3-4 months
<input type="radio"/> 5-6 months
<input type="radio"/> More than 6 months but less than 1 year
<input type="radio"/> 1-2 years
<input type="radio"/> 3-4 years
<input type="radio"/> Over 4 years

83. Did the government pay for your spouse/dependents to accompany you to your present permanent post, base, or duty station?

Does not apply, I have no spouse/dependents
 Yes
 No

VI. MILITARY COMPENSATION, BENEFITS, AND PROGRAMS

EVERYONE SHOULD ANSWER THIS SECTION

84. Do you receive a **MONTHLY** Basic Allowance for Quarters (BAQ)? (BAQ is a payment for housing.)

Does not apply, I live in base/government housing
 Yes, partial BAQ
 Yes, full BAQ
 No

85. Do you receive a **Basic Allowance for Subsistence (BAS)** or **Separate Rations**? (These are payments for food.)

Yes
 No

86. What is the amount of the **MONTHLY Federal Tax Advantage of your combined Quarters and Food Allowances (BAS or Separate Rations and BAQ)**? If you are uncertain of the exact amount, please give your best estimate.

I do not receive BAS or Separate Rations and BAQ.
 I never heard of the Federal Tax Advantage.
 I don't know the amount of the Federal Tax Advantage.

MONTHLY FEDERAL TAX ADVANTAGE	\$		
	1	1	1
	2	2	2
	3	3	3
	4	4	4
	5	5	5
	6	6	6
	7	7	7
	8	8	8
	9	9	9

87. Which of the following **special monthly pays or allowances** do you currently receive? Mark ALL that apply.

I don't receive ANY special monthly pays.

Jump Pay
 Sea Pay
 Submarine Pay
 Flight Pay
 Foreign Duty Pay
 Overseas Cost of Living Allowance
 Variable Housing Allowance
 Overseas Housing Allowance
 Selective Reenlistment Bonus (SRB)
 Overseas Tour Extension Incentive Pay
 Deployment Related Allowances
 Other Special Pays or Allowances

88. As an alternative to CHAMPUS (Civilian Health and Medical Program of the Uniformed Services) for your dependents would you join a prepaid local health maintenance organization (HMO)? Assume you would be required to pay a total monthly fee of \$20.

Does not apply, I have no dependents
 Yes
 No
 Don't know

89. Do you personally have any **current health coverage from any civilian health insurance or health maintenance organization (HMO)**? Mark ALL that apply.

No
 Yes, through my current/former civilian employer
 Yes, through my spouse's current/former civilian employer
 Yes, purchased separately
 Yes, through other (specify):

90. In the past year, what portion of your spouse's and/or dependent's health care was received from each of the following sources? Include prescription drugs as well as visits to physicians and other health care professionals for check-ups/treatment.

Does not apply, I have no spouse or dependents.

From military hospital medical facility/PRIMUS/NAV CARE

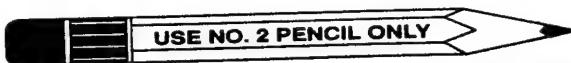
Through CHAMPUS (include CHAMPUS REFORM INITIATIVE PROGRAM)

Through civilian plan/HMO

Purchased directly

Through other (specify):

PERCENT					
None	1-20	21-40	41-60	61-80	81-100
<input type="radio"/>					
<input type="radio"/>					
<input type="radio"/>					
<input type="radio"/>					



91. In the past year, what portion of your health care was received from each of the following sources? Include prescription drugs as well as visits to physicians and other health care professionals for check-ups/treatment.

PERCENT					
None	1-20	21-40	41-60	61-80	81-100
○	○	○	○	○	○
○	○	○	○	○	○
○	○	○	○	○	○
○	○	○	○	○	○
○	○	○	○	○	○

From military hospital medical facility/PRIMUS/NAV CARE
 Through CHAMPUS (include CHAMPUS REFORM INITIATIVE PROGRAM)
 Through civilian plan/HMO
 Purchased directly
 Through other (specify):

92. How much did you spend on health care services and products (for you and your family) last year? Include CHAMPUS deductibles, civilian insurance premiums, drugs, etc. Do not include dental care.

- Less than \$100
- \$101 - \$200
- \$201 - \$300
- \$301 - \$500
- \$501 - \$800
- \$801 - \$1,000
- More than \$1,000

93. Are you currently enrolled in the Delta Dental Program or some other dental benefits program? Mark ALL that apply.

- No
- Yes, the Delta Dental Program
- Yes, my spouse's civilian dental program
- Yes, other private dental insurance

94. How much did you spend for dental treatment (for you and your family) last year? (Include Delta Dental Program and civilian premiums as well as direct payments for treatment.)

- Less than \$100
- \$101 - \$200
- \$201 - \$300
- \$301 - \$500
- \$501 - \$800
- \$801 - \$1,000
- More than \$1,000

95. Comparing your job level to a comparable civilian position, do you feel your health (including dental) benefits are:

- Better than most
- About the same
- Worse than most
- Don't know

96. Do you have Life Insurance?

- No
- Yes, SGLI
- Yes, SGLI and other policy or policies
- Yes, a policy or policies other than SGLI
- Don't know

97. Do you have a current written will?

- Yes
- Don't know
- No

98. Does anyone currently hold your power-of-attorney?

- Yes, my spouse
- Yes, someone other than my spouse
- No
- Don't know

99. Do you plan to elect the Survivor Benefit Plan upon retirement? Mark One.

- Uncertain, am not aware of the plan at all
- Uncertain, am aware of the plan but want to study it
- Uncertain, do not understand the plan clearly
- No, I plan to leave the Service before retirement
- No, no survivors
- No, can get better coverage elsewhere
- No, too expensive
- Yes, will only elect minimum coverage
- Yes, will elect more than minimum coverage but less than full
- Yes, will elect full coverage

100. How valuable is the current retirement system to you?

- Very valuable
- Of some value
- Moderately valuable
- Of no value

101. Comparing your job level to a comparable civilian position, do you feel the military retirement system is:

- Better than most
- Worse than most
- About the same
- Don't know

102. What is your estimate of the total annual value of your pay and allowances and benefits? (Pay, allowances, medical, exchange, commissary, retirement, etc.):

- Less than \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$40,000
- \$40,001 - \$50,000
- \$50,001 - \$60,000
- \$60,001 - \$70,000
- More than \$70,000
- Don't know



103. For each program or service listed below, please mark (a) whether you have ever used it at your present permanent location and (b) how important its availability is to you.

	A) Used the Service/Program		B) Importance				
	Yes	No	Very Important	Important	Neither Important nor Unimportant	Unimportant	Very Unimportant
			○	○	○	○	○
Bowling centers	○	○	○	○	○	○	○
Golf courses	○	○	○	○	○	○	○
Marinas	○	○	○	○	○	○	○
Stables	○	○	○	○	○	○	○
Fitness centers	○	○	○	○	○	○	○
Youth activities	○	○	○	○	○	○	○
Libraries	○	○	○	○	○	○	○
Arts and crafts center	○	○	○	○	○	○	○
Tours and tickets	○	○	○	○	○	○	○
Recreation gear issue	○	○	○	○	○	○	○
Main exchange	○	○	○	○	○	○	○
7-Day Store/Shopette	○	○	○	○	○	○	○
Clubs	○	○	○	○	○	○	○
Temporary lodging facilities (e.g., Navy lodge, transient billeting)	○	○	○	○	○	○	○
Cabins, cottages and cabanas	○	○	○	○	○	○	○
Laundry/dry cleaning	○	○	○	○	○	○	○
Photo hobby shop	○	○	○	○	○	○	○
Auto repair centers	○	○	○	○	○	○	○
Auto hobby shop	○	○	○	○	○	○	○
Rentals/equipment	○	○	○	○	○	○	○
Animal care clinics	○	○	○	○	○	○	○
Auto/truck rental	○	○	○	○	○	○	○
Commissary	○	○	○	○	○	○	○

104. Did you vote in the last local election? In the last Presidential election?

Last local election

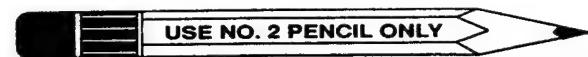
- Yes, in person at the polls
- Yes, by absentee ballot
- No

Last Presidential election

- Yes, in person at the polls
- Yes, by absentee ballot
- No

105. For each family program or service listed below, please mark (a) whether you have ever used it at your present permanent duty location and (b) your level of satisfaction if you have used it.

	A) Used the Service/Program		B) Satisfaction				
	Yes	No	Very Satisfied	Satisfied	Neither Satisfied nor Dissatisfied	Dis-satisfied	Very Dis-satisfied
Family Support Centers/other model	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Community/Community Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Individual counseling/therapy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Marriage and family counseling/therapy/ enrichment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services to individuals or families concerning military separation/deployment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Chaplain services/religious opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parent education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Youth/adolescent programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child care services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial counseling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Single-parent programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pre-marital programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services for families with special needs (e.g. handicapped, gifted)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crisis referral services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spouse employment services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spouse/child abuse services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alcohol treatment/drug abuse programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rape counseling services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legal assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Relocation assistance services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information and referral services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stress management programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Suicide prevention programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transition assistance/pre-retirement/separation from military	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing Office services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



VII. CIVILIAN LABOR FORCE EXPERIENCE

A. YOUR OWN EXPERIENCE

106. In the last month, how many hours did you perform volunteer work for an on- or off-base activity? Mark one in each column:

No. of Hours	On-base	Off-base
Did not perform volunteer work	<input checked="" type="radio"/>	<input type="radio"/>
Less than 5 hours	<input type="radio"/>	<input type="radio"/>
5 to 10 hours	<input checked="" type="radio"/>	<input type="radio"/>
More than 10 hours	<input type="radio"/>	<input type="radio"/>

107. What would increase your interest/ability to volunteer?

Mark ALL that apply.

- Parking privileges
- Volunteering with a friend
- More volunteer assignments of interest
- Reimbursement of expenses
- Child care
- More recognition for volunteer assignments
- Opportunity for useful training for the future
- Better leadership of volunteers
- Better organization of volunteers
- Other (specify):

- Nothing would increase interest/ability

108. During 1991, how many hours a week did you spend on the average working at a civilian job or at your own business during your off-duty hours?

- None (GO TO Q111).

0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

AVERAGE
NUMBER
HOURS
PER WEEK

109. Altogether in 1991, what was the total amount that you earned before taxes and other deductions, for working during your off-duty hours?

\$				
0	0	0	0	0
1	1	1	1	1
2	2	2	2	2
3	3	3	3	3
4	4	4	4	4
5	5	5	5	5
6	6	6	6	6
7	7	7	7	7
8	8	8	8	8
9	9	9	9	9

1991
OFF-DUTY
EARNINGS

- \$100,000 or more

110. How much did each of the following contribute to your having a second job or your own business?

Mark each item as:

- Needed additional income to meet basic expenses
- Nice to have extra income to use now
- Saving extra income for future needs
- Independence
- Self-esteem
- Enjoyment of work itself
- To gain experience for a non-military second career
- Other (specify):

	No Contribution	Minor Contribution	Moderate Contribution	Major Contribution
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

111. In the past 12 months, have you received any job offers for a civilian job which you could take if you leave the Service?

- Yes
- No

112. Have you actively looked for civilian employment within the past 12 months?

- Yes
- No

113. Do you expect to be involuntarily separated within the next 12 months during force reductions?

- Yes
- No
- Don't know

114. If you were to leave the Service NOW and tried to find a civilian job, how likely would you be to find a good civilian job? Mark One.

- (0 to 10) No chance
- (1 in 10) Very slight possibility
- (2 in 10) Slight possibility
- (3 in 10) Some possibility
- (4 in 10) Fair possibility
- (5 in 10) Fairly good possibility
- (6 in 10) Good possibility
- (7 in 10) Probable
- (8 in 10) Very probable
- (9 in 10) Almost sure
- (10 in 10) Certain
- Don't know

115. How concerned are you about the following as a result of the current talk about force reductions in the military strength?

	Very Greatly Concerned	Greatly Concerned	Moderately Concerned	Somewhat Concerned	Not At All Concerned
Your long-term opportunities in the military	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The kind of work you plan to go into if you leave the military	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Whether you will be able to get a civilian job quickly if needed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The financial burden on you and/or your family should you have to leave the military unexpectedly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to adjust to civilian life	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

B. YOUR SPOUSE'S EXPERIENCE. IF NOT MARRIED, GO TO Q118

116. Is your SPOUSE currently: Mark ALL that apply.

- Full-time in the Armed Forces
- In Reserve or National Guard
- Working full-time in Federal civilian job
- Working full-time in other civilian job
- Working part-time in Federal civilian job
- Working part-time in other civilian job
- Self-employed in his or her own business
- With a job, but not at work because of TEMPORARY illness, vacation, strike, etc.
- Unpaid worker (volunteer or in family business)
- Unemployed, laid off, or looking for work
- Not looking for work but would like to work
- In school
- Retired
- A homemaker
- Other

117. To what extent does your spouse's job interfere with your military job?

- Does not apply, spouse not employed
- Completely
- A great deal
- Somewhat
- Very little
- Not at all

118. During 1991, did you or your spouse receive any income from the following sources? Mark 'YES' or 'NO' for each item.

RECEIVE INCOME SOURCE

Yes No

Supplemental Security Income
 Other Income
 WIC (food program for women, infants, and children)

 No income from sources in Q118.

119. During 1991, how much did you and/or your spouse receive from the income sources listed in Q118? Do not include earnings from wages or salaries in this question. Give your best estimate.

 No income from sources in Q118.

AMOUNT	Amount
\$	0 0 0 0 0 0
0	0 0 0 0 0 0
1	0 0 0 0 0 0
2	0 0 0 0 0 0
3	0 0 0 0 0 0
4	0 0 0 0 0 0
5	0 0 0 0 0 0
6	0 0 0 0 0 0
7	0 0 0 0 0 0
8	0 0 0 0 0 0
9	0 0 0 0 0 0

 \$100,000 or more

120. During 1991, did you or your spouse receive any income from the following sources? Mark 'YES' or 'NO' for each item.

RECEIVE INCOME SOURCE

Yes No

Interest on Savings
 Stocks, Bonds or Other Investments
 Unemployment Compensation
 Pensions from Federal, State or Local Government
 Pensions from Private Companies
 Social Security or Railroad Retirement

121. During 1991, how much did you or your spouse receive from the income sources listed in Q120? Do not include earnings from wages or salaries in this question. Give your best estimate.

 No income from sources in Q120.

AMOUNT	Amount
\$	0 0 0 0 0 0
0	0 0 0 0 0 0
1	0 0 0 0 0 0
2	0 0 0 0 0 0
3	0 0 0 0 0 0
4	0 0 0 0 0 0
5	0 0 0 0 0 0
6	0 0 0 0 0 0
7	0 0 0 0 0 0
8	0 0 0 0 0 0
9	0 0 0 0 0 0

 \$100,000 or more

122. As of today, what is your estimate of your mortgage debt? (Include all properties and any second mortgages or home equity loans).

 Does not apply, I do not own any property.

AMOUNT	Amount
\$	0 0 0 0 0 0
0	0 0 0 0 0 0
1	0 0 0 0 0 0
2	0 0 0 0 0 0
3	0 0 0 0 0 0
4	0 0 0 0 0 0
5	0 0 0 0 0 0
6	0 0 0 0 0 0
7	0 0 0 0 0 0
8	0 0 0 0 0 0
9	0 0 0 0 0 0

 \$1,000,000 or more

123. As of today, what is your estimate of the value of your current properties?

 Does not apply, I do not own any property.

AMOUNT	Amount
\$	0 0 0 0 0 0
0	0 0 0 0 0 0
1	0 0 0 0 0 0
2	0 0 0 0 0 0
3	0 0 0 0 0 0
4	0 0 0 0 0 0
5	0 0 0 0 0 0
6	0 0 0 0 0 0
7	0 0 0 0 0 0
8	0 0 0 0 0 0
9	0 0 0 0 0 0

 \$1,000,000 or more

124. As of today, what is your estimate of the total amount of any other outstanding debts? Exclude any mortgages shown in Q122.

Amount
\$
AMOUNT
0 1 2 3 4 5 6 7 8 9

\$100,000 or more

125. As of today, what is your estimate of the total amount of your assets? Exclude your current property counted in Q123.

AMOUNT		Amount
\$		
0	1	2
1	2	3
2	3	4
3	4	5
4	5	6
5	6	7
6	7	8
7	8	9
8	9	0
9	0	1

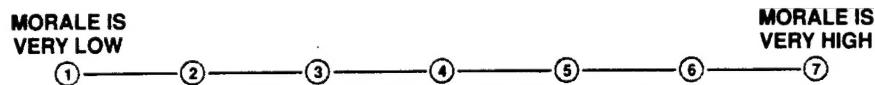
\$100,000 or more

126. Overall how do you feel about your/your family income; that is all the money that comes to you and other members of your family living with you?

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

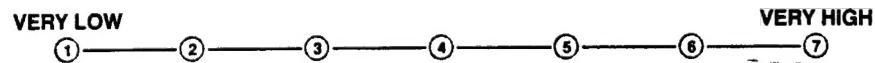
IX MILITARY LIFE

127. How would you describe the morale of military personnel at your current location? If you are currently assigned to a ship, indicate the morale of personnel on board ship. Mark One.

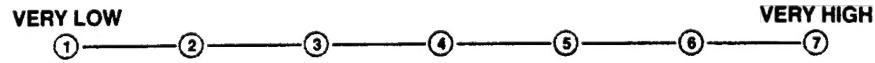


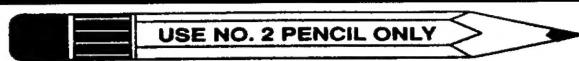
128. In the event of combat, how would you describe your confidence in your unit members? Mark One.

Does not apply, not in combat or combat support unit (GO TO Q130)



129. How would you describe your unit's readiness for combat? Mark One.





130. How much do you agree or disagree with each of the following statements about military life?

Mark each item as:	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Does Not Apply
Life in the military is about what I expected it to be	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My family could be better off if I took a civilian job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Members of my family were well prepared by my Service for the requirements and demands of my job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Military personnel in the future will not have as good retirement benefits as I have now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My military pay and benefits will not keep up with inflation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Skills attained in my job are helpful in securing a good civilian job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My current job assignment is important work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My current job assignment is challenging work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My promotion opportunity is better than it would have been without this assignment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I receive good support from my chain-of-command	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I receive good support from my supervisors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

131. On the average, what is the total number of hours per week you work at your military job?

- 40 hours or less
- 41 - 50 hours
- 51 - 60 hours
- 61 - 80 hours
- More than 80 hours

132. What percent of your work hours are spent on duty-related tasks?

- Less than 20 percent
- 21 - 40 percent
- 41 - 60 percent
- 61 - 80 percent
- 81 - 100 percent

133. During the past year have the demands of your military job prevented you from taking annual leave?

- Yes
- No

134. In general, how satisfied are you with your current job?

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

135. In the last year, how much stress has each of these factors caused you?

	A Great Deal	Fair Amount	Some	Little	None
Separation from family	<input type="radio"/>				
PCS move	<input type="radio"/>				
Job situation	<input type="radio"/>				
Family situation	<input type="radio"/>				
Personal safety	<input type="radio"/>				
Health	<input type="radio"/>				

136. What are the primary sources of any uncertainty you have right now about what you could expect from a military career? Mark ALL that apply.

- My lack of experience in the military
- My career goals are unclear
- Unclear promotion and assignment criteria
- Changes in military manpower needs
- Possible Congressional actions (budget, RIFs, etc.)
- Uncertainty about senior leadership
- Personal safety
- Other
- Not applicable, I do not have any uncertainty

137. Below is a list of issues associated with the military way of life. Considering current policies, please indicate your level of satisfaction/dissatisfaction with each issue.

For each item, mark if you are:	Very Satisfied	Satisfied	Neither Satisfied nor Dissatisfied	Dissatisfied	Very Dissatisfied
Personal privacy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Acquaintances/friendships	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Assignment stability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Environment for families	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Frequency of moves	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Opportunity to serve one's country	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Satisfaction with current job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Promotion opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Job training/in-service education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Job security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Working/environmental conditions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

138. Now, taking all things together, how satisfied are you with the military way of life?

- Very dissatisfied
- Dissatisfied
- Somewhat dissatisfied
- Neither dissatisfied nor satisfied
- Somewhat satisfied
- Satisfied
- Very satisfied

139. We're interested in any comments or recommendations you would like to make, whether or not the topic was covered in this survey. Do you have any comments?

- Yes - Use the comment sheet on the next page
- No

**THANK YOU VERY MUCH FOR
ANSWERING THIS SURVEY.
PLEASE SEAL THE SURVEY IN
THE ENVELOPE PROVIDED.**

COMMENT SHEET FOR ENLISTED PERSONNEL

Please provide us with any comments you may have regarding military policies or military life in general in the space below. Before commenting, please fill in one bubble in each section.



Service:

Army Air Force

Navy Marines

Thank you for completing this survey!
Please seal the survey in the envelope provided.